

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

LETICIA LUCERO,

Plaintiff,

vs.

CENLAR FSB and BAYVIEW LOAN
SERVICING, LLC, et al.,

Defendants.

NO. 2:13-cv-00602

EXHIBITS LIST

Exhibit 1, Notice of Default

Exhibit 2, Letter by Dotty Mitchell dated October 12, 2012

Exhibit 3, Beneficiary Declaration dated October 5, 2012

Exhibit 4, Doc. 9-4, page 2, Beneficiary Declaration

Exhibit 5, Composite of documents signed and notarized by
Dobron and Harris

Exhibit 6, Composite of foreclosure documents signed by Jennifer
Dobron

Exhibit 7, Appointment of Successor Trustee

Exhibit 8, Assignment of Deed of Trust

EXHIBITS LIST - 1

BARRAZA LAW, PLLC
14249-F Ambaum Blvd. SW
Burien, WA 98166
206-933-7861 Fax 206-933-7863

Exhibit 9, Assignment and Appointment in Connie Korth

Exhibit 10, February 7, 2013 letter from Bayview

Exhibit 11, Cease and Desist Letter

Exhibit 12, HAMP modification agreement

Exhibit 13, Letter of Denial of Credit

Exhibit 14, Qualified Written Request

Exhibit 15, Deed of Trust and Note

EXHIBIT 1

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Notice of Default

Notice of Default

To:

Richard A. Glidden
1003 159th Place Southeast
Bellevue, WA 98008

Leticia Lucero
1003 159th Place Southeast
Bellevue, WA 98008

Richard A. Glidden
3002 163rd Place Southeast
Bellevue, WA 98008

Leticia Lucero
3002 163rd Place Southeast
Bellevue, WA 98008

2:13-cv-00602

Regarding the real property "Property" located at:

Property Address:
1003 159th Place Southeast
Bellevue, WA 98008

THIS NOTICE IS ONE STEP IN A PROCESS THAT COULD RESULT IN YOUR LOSING YOUR HOME.

You may be eligible for mediation in front of a neutral third party to help save your home.

CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you might benefit. Mediation MUST be requested between the time you receive the Notice of Default and no later than twenty days after the Notice of Trustee Sale is recorded.

DO NOT DELAY. If you do nothing, a notice of sale may be issued as soon as 30 days from the date of this notice of default. The notice of sale will provide a minimum of 120 days' notice of the date of the actual foreclosure sale.

BE CAREFUL of people who claim they can help you. There are many individuals and businesses that prey upon borrowers in distress.

REFER TO THE CONTACTS BELOW for sources of assistance.

SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission Telephone: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site: http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web site: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: Toll-free: 1-800-606-4819. Web site: <http://nwjustice.org/what-clear>.

A) Property description:

Lot(s) 1, Block 4, Lake Hills No. 1, according to the Plat thereof recorded in Volume 56 of Plats, Page(s) 86-88, Records of King County, Washington. Situate in the County of King, State of Washington.

B) **Deed of Trust information:** KING County Auditor's File No.: 20060818001673; Recording Date: 08/18/06

C) **Declaration of payment default:** The beneficiary declares you in default for failing to make payments as required by your note and deed of trust.

D) **Itemized account of the arrear:**

Delinquent monthly payments beginning with the 06/01/11 installment.	\$41,137.04
Late charges:	\$1,805.55
Lender's Fees and Costs	(\$1,685.18)
Trustee's fees	\$542.50
Costs	
Title report (estimate)	\$890.00
Recording	\$0.00
Certified mail	\$28.00
Posting	\$70.00
Sale Costs	\$0.00
Total arrear and costs due today	\$42,787.91

E) **Itemized account of all other specific charges, costs or fees that grantor or borrower is or may be obliged to pay to reinstate the deed of trust before the recording of the notice of sale.**

Additional monthly payment	\$2,721.55
Additional late charge	\$120.37

F) **Amount required to cure payment defaults before notice of sale recorded:** \$45,629.83

In addition, grantor or borrower must timely cure all other defaults before the note and deed of trust are deemed reinstated.

Payments and late charges continue to accrue and additional advances may be made. The sums stated above are estimates only. Before attempting to reinstate the loan, call us at 425-586-1900 to learn the exact amounts of monetary defaults and actions required to cure possible other defaults.

G) **Effect of failure to cure:** Failure to cure all alleged defaults within 30 days of mailing/personal service of this notice may lead to recordation, transmittal and publication of a notice of sale and the Property may be sold at public auction no less than 120 days from the date of this notice, or no less than 150 days in the future, if the borrower received a letter under RCW 61.24.031.

H) **Effect of recording, transmitting and publication of the notice of sale:** The effect of the recordation, transmittal and publication of the notice of sale will be to (i) increase the costs and fees and (ii) publicize the default and advertise the Property for sale.

I) **Effect of sale of the Property:** The Trustee's sale of the Property will deprive the borrower, grantor and any successor in interest of all their interest in the Property.

J) **Recourse to courts:** The borrower, grantor, any guarantor or any successor in interest has recourse to the courts pursuant to RCW 61.24.130 to contest the default(s) on any proper ground.

K) **Contact Information for Note Owner and Loan Servicer.**

The owner of the note is Federal Home Loan Mortgage Corporation (Freddie Mac), whose address is:

Freddie Mac
200 Jones Branch Drive
McLean, VA 22102-3110

The loan servicer for this loan is Cenlar FSB, whose address and telephone numbers are:

PO Box 77410
425 Phillips Boulevard
Ewing, NJ 08618-1430
800-257-0460

L) Notice pursuant to the Federal Fair Debt Collection Practices Act: IF YOU HAVE RECEIVED A DISCHARGE OF THE DEBT REFERENCED HEREIN IN A BANKRUPTCY PROCEEDING, THIS LETTER IS NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR PAYMENT OF THAT DEBT. IN THE EVENT YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, ANY ACTION TO ENFORCE THE DEBT WILL BE TAKEN AGAINST THE PROPERTY ONLY. If you are the consumer who originally contracted the debt or if you assumed the debt, then you are notified that:

1. As of the date of this notice you owe \$399,017.39. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check. For further information, write to the address provided in Section 6 below or call us at 425-586-1900.
2. The creditor to whom the debt is owed Cenlar FSB.
3. Unless within 30 days after receipt of this notice you dispute the debt or any portion of it, we will assume the debt to be valid. The Fair Debt Collection Practices Act does not require that we wait until 30 days from the date you receive this letter before initiating foreclosure proceedings.
4. If you notify us within 30 days after receipt of this notice that you dispute the debt or any part of it, we will request that the creditor obtain verification of the debt and mail it to you.
5. If you request within 30 days after receipt of this notice, we will request that the creditor provide you with the name and address of the original creditor, if different from the current creditor.
6. Written requests should be addressed to Northwest Trustee Services, Inc., Post Office Box 997, Bellevue, WA 98009-0997.

Dated: August 27, 2012

Cenlar FSB
By Northwest Trustee Services, Inc., its duly authorized agent

This is an attempt to collect a debt and any information obtained will be used for that purpose.

NORTHWEST TRUSTEE SERVICES, INC.
P.O. Box 997
BELLEVUE, WA 98009-0997

File No: 7367.21314
Borrower: Glidden, Richard and Lucero, Leticia
Client: Cenlar FSB

VONNIE McELIGOTT
425-586-1900
FAX 425-586-1997



August 14, 2012

Richard A Glidden
Leticia Lucero
1003 159th Pl SE
Bellevue WA 98008 0000

RE: Loan Number: 0029259710
Property Address: 1003 159th Pl Se
Bellevue WA 98008

FORECLOSURE LOSS MITIGATION FORM

Please select applicable option(s) below.

The undersigned beneficiary or authorized agent for the beneficiary hereby represents and declares under the penalty of perjury that (check the applicable box and fill in any blanks so that the trustee can insert, on the beneficiary's behalf, the applicable declaration in the notice of default required under chapter 61.24 RCW):

1. ☒ The beneficiary or beneficiary's authorized agent has contacted the borrower under, and has complied with, RCW 61.24.031 (contact provision to "assess the borrower's financial ability to pay the debt secured by the deed of trust and explore options for the borrower to avoid foreclosure") and the borrower did not request a meeting.
2. ☐ The beneficiary or beneficiary's authorized agent has contacted the borrower as required under RCW 61.24.031 and the borrower or the borrower's designated representative requested a meeting. A meeting was held in compliance with RCW 61.24.031.
3. ☐ The beneficiary or beneficiary's authorized agent has exercised due diligence to contact the borrower as required in RCW 61.24.031(5).
4. ☐ The borrower has surrendered the secured property as evidenced by either a letter confirming the surrender or by delivery of the keys to the secured property to the beneficiary, the beneficiary's authorized agent or to the trustee.

Dated: 8-15-12

By: [Signature]

Its: _____

XC178 019 SWW FG

Northwest Trustee Services, Inc.
PO Box 997
Bellevue WA, 98009-09



7192 3724 0010 0316 1982

US POSTAGE
FIRST-CLASS MAIL

\$4.55⁰



ZIP 98006 8/28/2012 NEOPOST

019H13101224



HPPC ID #0000663765



M2443868
WANOD
7367.21314 VM

LETICIA LUCERO
1003 159TH PLACE SOUTHEAST
BELLEVUE, WA 98008



EXHIBIT 2

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Letter by Dotty Mitchell dated October 12,
2012



13555 SE 36th St., Ste. 300
Bellevue, WA 98006

phone - 425.458.2121
fax - 425.458.2131
www.rcolegal.com

Dotty Mitchell
Mediation Paralegal

phone - 425-427-7284
fax - 425-623-1939
dmitchell@rcolegal.com

RECEIVED
BARRAZA LAW, PLLC

October 12, 2012

OCT 15 2012

VIA OVERNIGHT MAIL AND EMAIL:

akidde@bellevuewa.gov

Andrew Kidde
Bellevue Neighborhood Mediation Program
450 110th Ave. NE
Bellevue, WA 98009

omar@barrazalaw.com

Vincente Barraza
Barraza Law, PLLC
1818 Westlake Ave. NE #308
Seattle, WA 98109

Re: *Property Address: 1003 159th Place Southeast, Bellevue, WA 98008*
Borrower(s) Name(s): Lucero, Leticia
Loan No.: 0029259710
RCO File No.: 7367.80030

Dear Ms. Morse and Mr. Barraza,

This law firm represents Cenlar FSB, the beneficiary or its servicer of the deed of trust secured by the above-described property.

In preparation for the mediation scheduled on November 9, 2012, at 9:00 a.m., I have enclosed the beneficiary disclosures in compliance with RCW §61.24.

If you have any questions or concerns, please do not hesitate to contact me or attorney John McIntosh at 425-247-2092 or jmcintosh@rcolegal.com.

Sincerely,

ROUTH CRABTREE OLSEN, P.S.

Dotty Mitchell
Dotty Mitchell, Mediation Paralegal

encl: Beneficiary Disclosure(s)

EXHIBIT 3

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Beneficiary Declaration dated October 5, 2012

BENEFICIARY DECLARATION
(NOTE HOLDER)
(Executed by Officer of Beneficiary)

Loan No. 0029259710

Property Address: 1003 159th Place Southeast, Bellevue, WA 98008

The undersigned, under penalty of perjury declares as follows:

Cenlar FSB is the holder of the promissory note or other obligation evidencing the above-referenced loan.

The trustee may rely upon the truth and accuracy of the averments made in this declaration.

Dated this 5 day of Oct, 2012 in Ewing, NJ.

Cenlar FSB, beneficiary

By Jennifer Debron
Its Assistant Secretary

OR _____

BENEFICIARY DECLARATION
(NOTE HOLDER)
(Attorney in Fact for Beneficiary)

Loan No. 0029259710

The undersigned, under penalty of perjury declares as follows:

Cenlar FSB is the holder of the promissory note or other obligation evidencing the above-referenced loan.

The trustee may rely upon the truth and accuracy of the averments made in this declaration.

Dated this ____ day of _____, 20__ in _____, _____.

Cenlar FSB, beneficiary

_____, its Attorney in Fact

By _____
Its _____

NWTS #:7367.21314

Matter name: Glidden, Richard and Lucero, Leticia

EXHIBIT 4

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Doc. 9-4, page 2, Beneficiary Declaration

BENEFICIARY DECLARATION
(NOTE HOLDER)
(Executed by Officer of Beneficiary)

Loan No. 9710

Property Address: 1003 159th Place Southeast, Bellevue, WA 98008

The undersigned, under penalty of perjury declares as follows:

Cenlar FSB is the holder of the promissory note or other obligation evidencing the above-referenced loan.

The trustee may rely upon the truth and accuracy of the averments made in this declaration.

Dated this 16 day of Oct, 2012 in Ewing, NJ.

Cenlar FSB, beneficiary

By Jennifer Dobson
Its Assistant Secretary

OR _____

BENEFICIARY DECLARATION
(NOTE HOLDER)
(Attorney in Fact for Beneficiary)

Loan No. 9710

The undersigned, under penalty of perjury declares as follows:

Cenlar FSB is the holder of the promissory note or other obligation evidencing the above-referenced loan.

The trustee may rely upon the truth and accuracy of the averments made in this declaration.

Dated this ____ day of _____, 20__ in _____.

Cenlar FSB, beneficiary

_____, its Attorney in Fact

By _____
Its _____

NWTS #:7367.21314

Matter name: Glidden, Richard and Lucero, Leticia

EXHIBIT 5

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Composite of documents signed and notarized
by Dobron and Harris

ELECTRONICALLY RECORDED

201212050769

1

12/05/2012 01:09 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Vonite McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

Appointment of Successor Trustee

File No. 7367.21390

Anne Untermeyer is/are the grantor(s). First American Title Ins Co is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 03/06/09 and recorded on 03/27/09 under SNOHOMISH County, Washington Auditor's File No. 200903270455.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

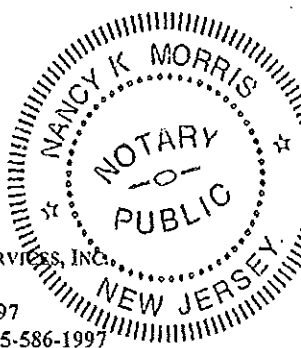
Cenlar FSB

By

Jennifer Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF NJ)
 COUNTY OF Merce) ss

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12

Nancy K. Morris
 Notary Public in and of the State of NJ
 Residing at EWING
 My appointment expires 1/22/13

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. BOX 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1997

Client: Cenlar FSB
 Borrower: Untermeyer, Anne

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212050769

ELECTRONICALLY RECORDED

201211130377

1

11/13/2012 10:43 AM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618

7367.21301/Anderson, Alan C.

MIN# 100029500019680366

Assignment of Deed of Trust

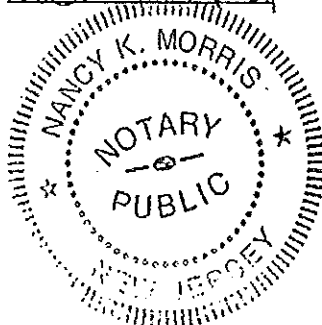
For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618, all beneficial interest under that certain deed of trust, dated 08/13/07, executed by Alan C. Anderson, an unmarried man, Grantors, to Fidelity National Title Company of Washington, Trustee, and recorded on 08/20/07, under Auditor's File No. 200708200704, Records of SNOHOMISH County, Washington.

Dated 11/2, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

By: Jennifer L. DobronTitle: Assistant SecretarySTATE OF NJCOUNTY OF Mercer) ss.

I certify that I know or have satisfactory evidence that Jennifer L. Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of MERS to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: November 2, 2012

Nancy K. Morris
 NOTARY PUBLIC in and for the State of NJ

Residing at EwingMy commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201211130377

ELECTRONICALLY RECORDED

201211130378

1

11/13/2012 10:43 AM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

Appointment of Successor Trustee

File No. 7367.21301

Alan C. Anderson, an unmarried man, is/are the grantor(s), Fidelity National Title Company of Washington is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/13/07 and recorded on 08/20/07 under SNOHOMISH County, Washington Auditor's File No. 200708200704.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

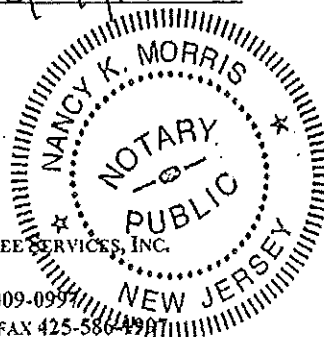
Cenlar FSB

By

Jennifer L. Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF UT)
 COUNTY OF Morice)ss

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 10/19/12

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. BOX 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-4997

Nancy K. Morris
 Notary Public in and for the State of NS
 Residing at EW NS
 My appointment expires 1/22/13

Client: Cenlar FSB
 Borrower: Anderson, Alan C.

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201211130378

ELECTRONICALLY RECORDED

201212075002

1

12/07/2012 01:28 PM

32.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

Appointment of Successor Trustee

File No. 7367.21221

Joseph Soleau, a single man is/are the grantor(s), Transnation is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/08/07 and recorded on 08/14/07 under SNOHOMISH County, Washington Auditor's File No. 200708140524 and Recorded as Inst. No. 20070815000594 in King County.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

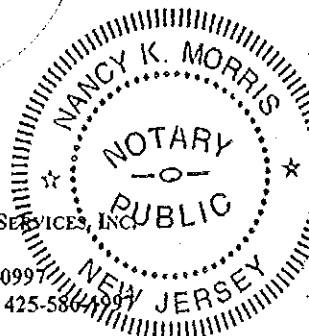
Cenlar FSB

By

Jennifer Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF NS)
) ss
 COUNTY OF Mexico)

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/13

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. BOX 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1907

Nancy K. Morris
 Notary Public in and for the State of NS
 Residing at EWING
 My appointment expires 1/22/13

Client: Cenlar FSB
 Borrower: Soleau, Joseph

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212075002

ELECTRONICALLY RECORDED

201212050768

1

12/05/2012 01:09 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618

7367.21390/Untermeyer, Anne

MIN# 100029500031858206

MERS Phone: 1-888-679-6377

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618 all beneficial interest under that certain deed of trust, dated 03/06/09, executed by Anne Untermeyer, Grantors, to First American Title Ins Co, Trustee, and recorded on 03/27/09, under Auditor's File No: 200903270455, Records of SNOHOMISH County, Washington.

Dated

11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
 nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
 and assigns

By:

Title:

Jennifer Dobron
 Assistant Secretary

STATE OF

NJ

COUNTY OF

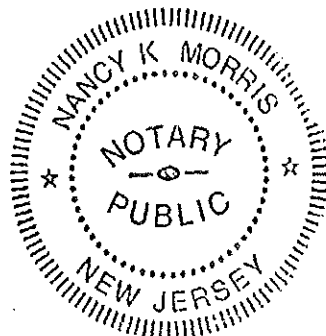
Mercer

ss.

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

11/21/12



Nancy K. Morris
 NOTARY PUBLIC in and for the State of

Residing at

Ewing

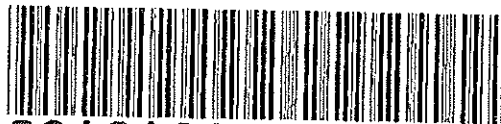
My commission expires

1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212050768

After Recording Mail to:
Northwest Trustee Services, Inc.
Vonnie McElligott
P.O. Box 997
Bellevue, WA 98009-0997



20121213001354

COURTRAX CORP AST
PAGE-001 OF 003
12/13/2012 14:03
KING COUNTY, WA

16.00

Document Title(s): (or transactions contained therein)

1. Appointment of Successor Trustee
- 2.
- 3.

Reference Number(s) of Documents assigned or released:

200708140524 and Recorded as Inst. No. 20070815000594 in King County

_____ Additional numbers on page _____ of document

Grantor(s): (Last name first, then first and initials)

1. Soleau, Joeseeph
2. Cenlar FSB
- 3.
- 4.
5. _____ Additional names on page _____ of document

Grantee(s): (Last name first, then first and initials)

1. Transnation
2. Northwest Trustee Services, Inc.
- 3.
- 4.
5. Additional name on page _____ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

UNIT A-404 IN BLDG A OF CAMBRIA HILLS CONDO

_____ Complete legal description is on page _____ of document

Assessor's Property Tax Parcel/Account Number(s):

01049400140400

After Recording Return to:
 Yvonne McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

201212075002

Appointment of Successor Trustee

File No. 7367.21221

Joseph Solcau, a single man is/are the grantor(s). Transnacion is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/08/07 and recorded on 08/14/07 under SNOHOMISH County, Washington Auditor's File No. 200708140524 and Recorded as Inst. No. 20070815000594 in King County.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

Cenlar FSB

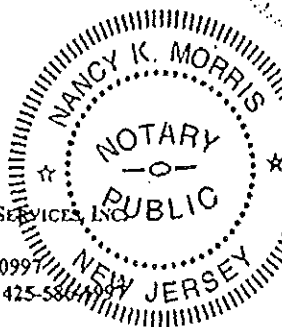
By

Jennifer Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF NS)
 COUNTY OF Mexico) ss

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/22/13



NORTHWEST TRUSTEE SERVICES, INC.
 P.O. Box 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1900

Nancy K. Morris
 Notary Public in and for the State of NS
 Residing at EWING
 My appointment expires 1/22/13

Client: Cenlar FSB
 Borrower: Solcau, Joseph

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013



STATE OF WASHINGTON } ss
COUNTY OF SNOHOMISH }

I, Carolyn Weikel, Snohomish County Auditor,
do hereby certify that the foregoing instrument is a
true and correct copy of the document now on file
or recorded in my office.

In witness whereof, I hereunto set my hand this

12 day of Dec 20 13
CAROLYN WEIKEL, County Auditor

Deputy

ELECTRONICALLY RECORDED

201212070599

1

12/07/2012 01:29 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

201212070599

Appointment of Successor Trustee

File No. 7367.21431

Jesus Avilez is/are the grantor(s), Commonwealth Land Title is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/07/08 and recorded on 08/12/08 under SNOHOMISH County, Washington Auditor's File No. 200808120358.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

Cenlar FSB

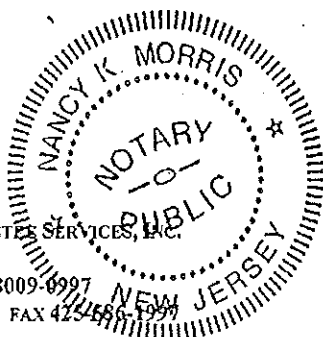
By

Jennifer Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF NJCOUNTY OF Morris

Jennifer Dobron

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/13

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. Box 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1991

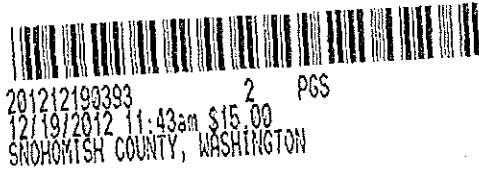
Notary Public in and for the State of NJResiding at EWINGMy appointment expires 1/22/13

Client: Cenlar FSB

Borrower: Avilez, Jesus

Nancy K. Morris
 NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

After Recording Return to:
Northwest Trustee Services, Inc.
Attention: Winston Khan
P.O. Box 997
Bellevue, WA 98009-0997



7367.21457/Cook Jr, Donald F. and Cook, Heather C.

MIN# 100604500340412516

MERS Phone: 1-888-679-6377

Assignment of Deed of Trust

FIRST AM
7401275 2/15

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Boeing Employees' Credit Union, whose address is c/o Cenlar FSB 425 Phillips Blvd Ewing, NJ 08168, all beneficial interest under that certain deed of trust, dated 03/02/11, executed by Donald F. Cook Jr. who acquired title as Donald F. Cook and Heather C. Cook, husband and wife, Grantors, to Stewart Title- Everett, Trustee, and recorded on 03/11/11, under Auditor's File No. 201-03110140, Records of SNOHOMISH County, Washington.

Dated 12/10/12, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Boeing Employees' Credit Union

By

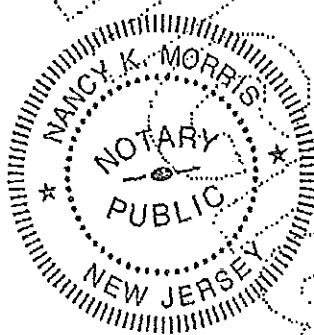
Title:

Jennifer L. Dobron
Assistant Secretary

STATE OF NEW JERSEY)
COUNTY OF MERCER) ss.

I certify that I know or have satisfactory evidence that Jennifer L. Dobson is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Boeing Employees' Credit Union to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 12/11/12



Nancy K. Morris
NOTARY PUBLIC in and for the State of
NJ
Residing at Ewing
My commission expires 1/22/18

NANCY K. MORRIS
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires January 22, 2018

ELECTRONICALLY RECORDED

201212070596

1

12/07/2012 01:28 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618

7367.21221/Soleau, Joseph

MIN# 100029500019325129

MERS Phone: 1-888-679-6377

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618 all beneficial interest under that certain deed of trust, dated 08/08/07, executed by Joseph Soleau, a single man, Grantors, to Transnation, Trustee, and recorded on 08/14/07, under Auditor's File No. 200708140524 and Recorded as Inst. No. 20070815000594 in King County, Records of SNOHOMISH County, Washington.

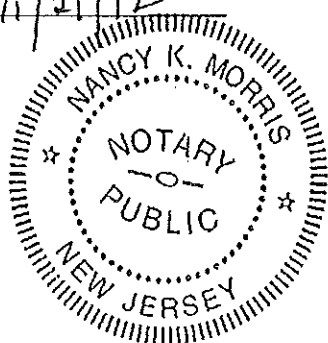
Dated 11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

By: Jennifer L DobsonTitle: Assistant SecretarySTATE OF NJ)COUNTY OF Mercer) ss.

Jennifer Dobson

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12

Nancy K. Morris
 NOTARY PUBLIC in and for the State of NJ

Residing at EwingMy commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22 2013

201212070596

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618



20121205001222

TITLE COURT SE ADT 14.00
 PAGE-001 OF 001
 12/05/2012 13:29
 KING COUNTY, WA

7367.21372/Tran, Viet

MIN# 100029500018851901

MERS Phone: 1-888-679-6377

#120330302

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618 all beneficial interest under that certain deed of trust, dated 07/09/07, executed by Viet Tran and Thuy Trang Nguyen, husband and wife, Grantors, to Chicago Title, Trustee, and recorded on 07/16/07, under Auditor's File No. 20070716002017, Records of KING County, Washington.

Dated 11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

By:

Title:

Jennifer Dobron
 Assistant Secretary

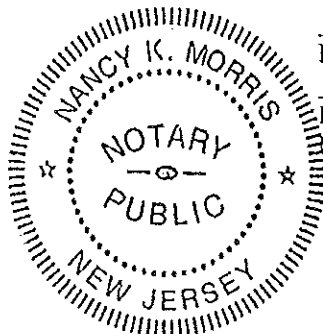
STATE OF NJ

COUNTY OF Mercer

) ss.

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12



Nancy K. Morris
 NOTARY PUBLIC in and for the State of

NJ
 Residing at Ewing

My commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

After Recording Return to:

Cenlar FSB
425 Phillips Boulevard
Ewing, NJ 08618



20121206002349

TITLE COURT SE ADT 14.00
PAGE-001 OF 001
12/06/2012 14:15
KING COUNTY, WA

7367.21314/Glidden, Richard and Lucero, Leticia

MIN# 100029500013275411

#120298590

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618, all beneficial interest under that certain deed of trust, dated 08/16/06, executed by Richard A. Glidden and Leticia Lucero, husband and wife, Grantors, to Old Republic Title, LTD, Trustee, and recorded on 08/18/06, under Auditor's File No. 20060818001673, Records of KING County, Washington.

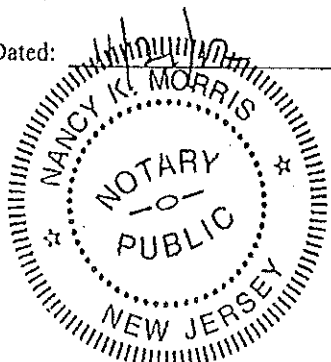
Dated 11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp. its successors
and assigns

By: Jennifer DobronTitle: Assistant SecretarySTATE OF NJCOUNTY OF Mercer

) ss.

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of MERS to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12NOTARY PUBLIC in and for the State of NJResiding at EwingMy commission expires 1/22/13

NANCY K. MORRIS
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires January 22, 2013

ELECTRONICALLY RECORDED

201212070598

1

12/07/2012 01:29 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618

7367.21431/Aviles, Jesus

MIN# 100029500027970189

MERS Phone: 1-888-679-6377

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618, all beneficial interest under that certain deed of trust, dated 08/07/08, executed by Jesus Aviles, Grantors, to Commonwealth Land Title, Trustee, and recorded on 08/12/08, under Auditor's File No. 200808120358, Records of SNOHOMISH County, Washington.

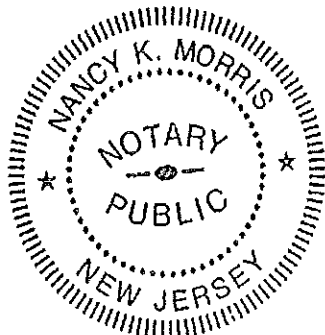
Dated 11/21/12 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

By: Jennifer DobarTitle: Assistant SecretarySTATE OF NJCOUNTY OF Mercer

), ss.

I certify that I know or have satisfactory evidence that Jennifer Dobar is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12

Nancy K. Morris
 NOTARY PUBLIC in and for the State of NJ

Residing at EwingMy commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212070598

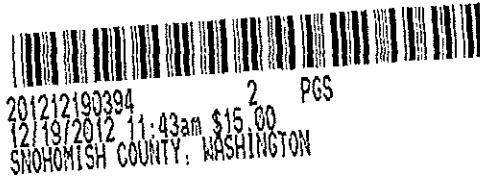
EXHIBIT 6

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Composite of foreclosure documents signed by
Jennifer Dobron

After Recording Return to:
Winston Khan
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997



Appointment of Successor Trustee

File No. 7367.21457

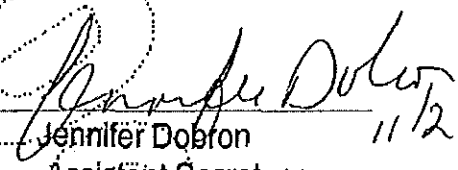
FIRST AM 7401275 2/15

Donald F. Cook Jr., who acquired title as Donald F. Cook and Heather C. Cook, husband and wife is/are the grantor(s). Stewart Title Everett is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Boeing Employees' Credit Union is the beneficiary under that certain deed of trust dated 03/02/11 and recorded on 03/11/11 under SNOHOMISH County, Washington Auditor's File No. 201103110140.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

Cenlar FSB as Servicing Agent for Boeing Employees' Credit Union

By


Jennifer Dobson

Assistant Secretary

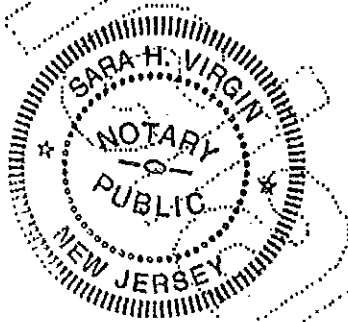
NORTHWEST TRUSTEE SERVICES, INC.
P.O. BOX 997
BELLEVUE, WA 98009-0997
425-586-1900 FAX 425-586-1997

Client: Cenlar FSB
Borrower: Cook Jr, Donald F and Cook, Heather C

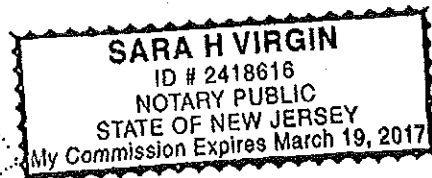
STATE OF NEW JERSEY,
COUNTY OF MERCER) ss

I, certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB as Servicing Agent for Boeing Employees' Credit Union to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/13/13



[Signature]
Notary Public in and for the State of new jersey
Residing at ewing, new jersey
My appointment expires _____



NORTHWEST TRUSTEE SERVICES, INC.
P.O. BOX 997
BELLEVUE, WA 98009-0997
425-586-1900 FAX 425-586-1997

Client: Cenlar FSB
Borrower: Cook Jr, Donald F. and Cook, Heather C.

ELECTRONICALLY RECORDED

201212050769

1

12/05/2012 01:09 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

Appointment of Successor Trustee

File No. 7367.21390

Anne Untermeyer is/are the grantor(s). First American Title Ins Co is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 03/06/09 and recorded on 03/27/09 under SNOHOMISH County, Washington Auditor's File No. 200903270455.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

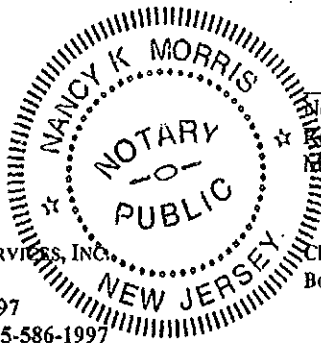
Cenlar FSB

By

Jennifer Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF NJ)
) ss
 COUNTY OF Merces)

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12Notary Public in and for the State of NJResiding at EWINGMy appointment expires 1/22/13

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. Box 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1997

Client: Cenlar FSB

Borrower: Untermeyer, Anne

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212050769

ELECTRONICALLY RECORDED

201211130377

1

11/13/2012 10:43 AM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618

7367.21301/Anderson, Alan C.

MIN# 100029500019680366

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618, all beneficial interest under that certain deed of trust, dated 08/13/07, executed by Alan C. Anderson, an unmarried man, Grantors, to Fidelity National Title Company of Washington, Trustee, and recorded on 08/20/07, under Auditor's File No. 200708200704, Records of SNOHOMISH County, Washington.

Dated 11/2, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

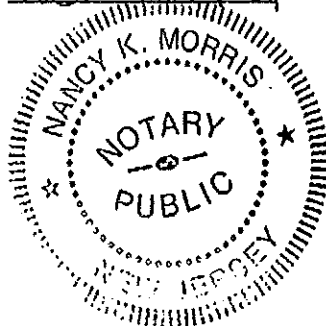
By:

Title:

Jennifer L. DobronAssistant SecretarySTATE OF NJCOUNTY OF Merce

) ss.

I certify that I know or have satisfactory evidence that Jennifer L. Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of NERS to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: November 2, 2012

Nancy K. Morris
 NOTARY PUBLIC in and for the State of NJ

Residing at EWINGMy commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201211130377

ELECTRONICALLY RECORDED

201211130378

1

11/13/2012 10:43 AM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

Appointment of Successor Trustee

File No. 7367.21301

Alan C. Anderson, an unmarried man, is/are the grantor(s), Fidelity National Title Company of Washington is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/13/07 and recorded on 08/20/07 under SNOHOMISH County, Washington Auditor's File No. 200708200704.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

Cenlar FSB

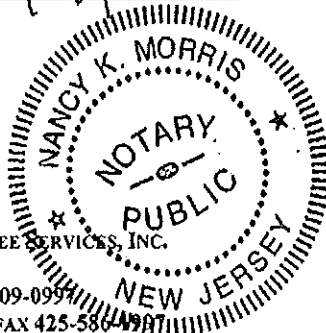
By

Jennifer Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF NJ)
 COUNTY OF Merce) ss

Jennifer Dobron

I certify that I know or have satisfactory evidence that Cenlar FSB is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 10/19/12

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. BOX 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1997

Nancy K. Morris
 Notary Public in and for the State of NJ
 Residing at EW NJ
 My appointment expires 1/22/13

Client: Cenlar FSB
 Borrower: Anderson, Alan C.

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201211130378

ELECTRONICALLY RECORDED

201212075002

1

12/07/2012 01:28 PM

32.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

Appointment of Successor Trustee

File No. 7367.21221

Joseph Soleau, a single man is/are the grantor(s). Transnation is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/08/07 and recorded on 08/14/07 under SNOHOMISH County, Washington Auditor's File No. 200708140524 and Recorded as Inst. No. 20070815000594 in King County.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

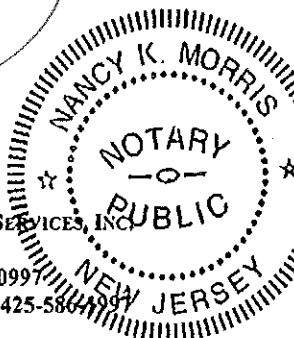
Cenlar FSB

By

Jennifer Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF NS)
) ss
 COUNTY OF Mexco)

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/22/13

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. Box 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1900

Nancy K. Morris
 Notary Public in and for the State of NS
 Residing at EWING
 My appointment expires 1/22/13

Client: Cenlar FSB
 Borrower: Soleau, Joseph

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212075002

ELECTRONICALLY RECORDED

201212050768

1

12/05/2012 01:09 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618

7367.21390/Untermeyer, Anne

MIN# 100029500031858206

MERS Phone: 1-888-679-6377

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618 all beneficial interest under that certain deed of trust, dated 03/06/09, executed by Anne Untermeyer, Grantors, to First American Title Ins Co, Trustee, and recorded on 03/27/09, under Auditor's File No. 200903270455, Records of SNOHOMISH County, Washington.

Dated

11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

By:

Title:

Jennifer L Dobron
Assistant Secretary

STATE OF

NJ

COUNTY OF

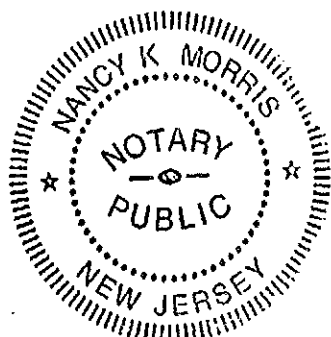
Mercer

) ss.

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

11/21/12



Nancy K Morris
 NOTARY PUBLIC in and for the State of

Residing at

Ewing

My commission expires

1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212050768

After Recording Mail to:
Northwest Trustee Services, Inc.
Vonnie McElligott
P.O. Box 997
Bellevue, WA 98009-0997



20121213001354

COURTRAX CORP AST
PAGE 001 OF 003
12/13/2012 14:03
KING COUNTY, WA

16.00

Document Title(s): (or transactions contained therein)

1. Appointment of Successor Trustee
- 2.
- 3.

Reference Number(s) of Documents assigned or released:

200708140524 and Recorded as Inst. No. 20070815000594 in King County

_____ Additional numbers on page _____ of document

Grantor(s): (Last name first, then first and initials)

1. Soleau, Joeseeph
2. Cenlar FSB
- 3.
- 4.
5. _____ Additional names on page _____ of document

Grantee(s): (Last name first, then first and initials)

1. Transnation
2. Northwest Trustee Services, Inc.
- 3.
- 4.
5. Additional name on page _____ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

UNIT A-404 IN BLDG A OF CAMBRIA HILLS CONDO

_____ Complete legal description is on page _____ of document

Assessor's Property Tax Parcel/Account Number(s):

01049400140400

After Recording Return to:
Yonnie McElligott
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997

201212075002

Appointment of Successor Trustee

File No. 7367.21221

Joseph Soleau, a single man is/are the grantor(s), Transnation is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/08/07 and recorded on 08/14/07 under SNOHOMISH County, Washington Auditor's File No. 200708140524 and Recorded as Inst. No. 20070815000594 in King County.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

Cenlar FSB

11/21/12

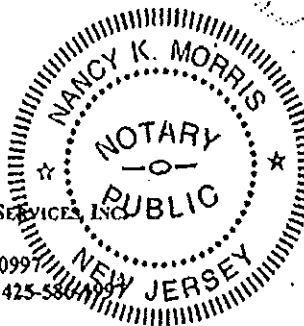
By

Jennifer Dobron
Jennifer Dobron
Assistant Secretary

STATE OF NJ)
COUNTY OF Mersey)ss

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/13



NORTHWEST TRUSTEE SERVICES, INC.
P.O. BOX 997
BELLEVUE, WA 98009-0997
425-586-1900 FAX 425-586-1997

Client: Cenlar FSB
Borrower: Soleau, Joseph

Nancy K. Morris
Notary Public in and for the State of NJ
Residing at EWING
My appointment expires 1/22/13

NANCY K. MORRIS
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires January 22, 2013

STATE OF WASHINGTON } ss
COUNTY OF SNOHOMISH }
I, Carolyn Weikel, Snohomish County Auditor,
do hereby certify that the foregoing instrument is a
true and correct copy of the document now on file
or recorded in my office.

In witness whereof, I hereunto set my hand this

12 day of Dec 20
CAROLYN WEIKEL, County Auditor
Deputy



ELECTRONICALLY RECORDED

201212070599

1

12/07/2012 01:29 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

Appointment of Successor Trustee

File No. 7367.21431

Jesus Avilez is the grantor(s), Commonwealth Land Title is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Beach & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/07/08 and recorded on 08/12/08 under SNOHOMISH County, Washington Auditor's File No. 200808120358.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

Cenlar FSB

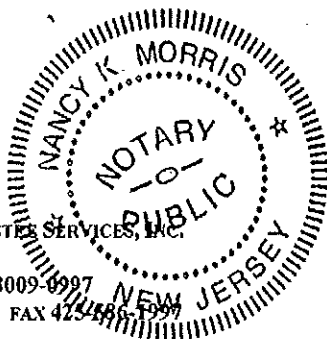
By

Jennifer Dobron
 Jennifer Dobron
 Assistant Secretary

STATE OF NJ)
 COUNTY OF Morris) ss

Jennifer Dobron

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/13

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. Box 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1999

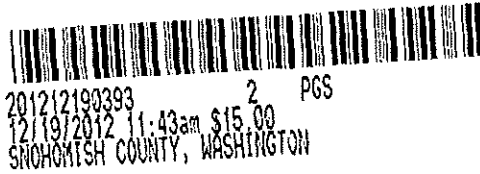
Client: Cenlar FSB
 Borrower: Avilez, Jesus

Nancy K. Morris
 Notary Public in and for the State of NJ
 Residing at EWING
 My appointment expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212070599

After Recording Return to:
Northwest Trustee Services, Inc.
Attention: Winston Khan
P.O. Box 997
Bellevue, WA 98009-0997



7367.21457/Cook Jr, Donald F. and Cook, Heather C.

MIN# 100604500340412516

MERS Phone: 1-888-679-6377

Assignment of Deed of Trust

FIRST AM
7401275 2/15

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Boeing Employees' Credit Union, whose address is c/o Cenlar FSB 425 Phillips Blvd Ewing, NJ 08168, all beneficial interest under that certain deed of trust, dated 03/02/11, executed by Donald F. Cook Jr. who acquired title as Donald F. Cook and Heather C. Cook, husband and wife, Grantors, to Stewart Title- Everett, Trustee, and recorded on 03/11/11, under Auditor's File No. 201103110140, Records of SNOHOMISH County, Washington.

Dated 12/10/12, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Boeing Employees' Credit Union

By:

Title:

Jennifer L. Dobron

Assistant Secretary

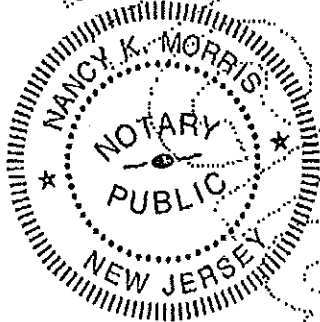
STATE OF NEW JERSEY)
COUNTY OF MERCER) ss.

I certify that I know or have satisfactory evidence that Jennifer L. Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Boeing Employees' Credit Union to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 12/11/12

Nancy K. Morris
NOTARY PUBLIC in and for the State of
NJ

Residing at Ewing
My commission expires 1/22/18



NANCY K. MORRIS
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires January 22, 2018

ELECTRONICALLY RECORDED

201212070596

1

12/07/2012 01:28 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618

7367.21221/Soleau, Joeseeph

MIN# 100029500019325129

MERS Phone: 1-888-679-6377

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618 all beneficial interest under that certain deed of trust, dated 08/08/07, executed by Joeseeph Soleau, a single man, Grantors, to Transnation, Trustee, and recorded on 08/14/07, under Auditor's File No. 200708140524 and Recorded as Inst. No. 20070815000594 in King County, Records of SNOHOMISH County, Washington.

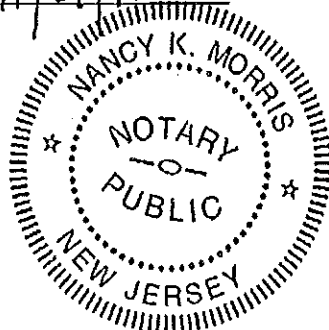
Dated 11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

By: Jennifer L DobronTitle: Assistant SecretarySTATE OF NJCOUNTY OF Merck

Jennifer Dobron

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12

Nancy K Morris
 NOTARY PUBLIC in and for the State of NJ

Residing at EwingMy commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22 2013

201212070596

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618



20121205001222

TITLE COURT SE ADT 14.00
 PAGE-001 OF 001
 12/05/2012 13:29
 KING COUNTY, WA

7367.21372/Viet, Viet

MIN# 100029500018851901

MERS Phone: 1-888-679-6377

#120330302

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618 all beneficial interest under that certain deed of trust, dated 07/09/07, executed by Viet Tran and Thuy Trang Nguyen, husband and wife, Grantors, to Chicago Title, Trustee, and recorded on 07/16/07, under Auditor's File No. 20070716002017, Records of KING County, Washington.

Dated 11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

By:

Title:

Jennifer Dobron
 Assistant Secretary

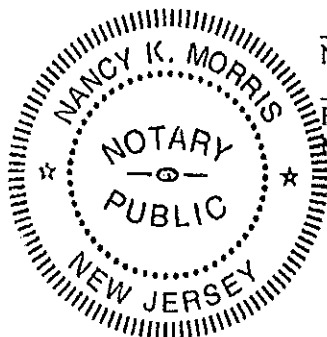
STATE OF NJ

COUNTY OF Mercer

) ss.

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12



Nancy K. Morris
 NOTARY PUBLIC in and for the State of

NJ

Residing at Ewing

My commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618



20121206002349

TITLE COURT SE ADT 14.00
 PAGE-001 OF 001
 12/06/2012 14:15
 KING COUNTY, WA

7367.21314/Glidden, Richard and Lucero, Leticia

MIN# 100029500013275411

#120298590

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618, all beneficial interest under that certain deed of trust, dated 08/16/06, executed by Richard A. Glidden and Leticia Lucero, husband and wife, Grantors, to Old Republic Title, LTD, Trustee, and recorded on 08/18/06, under Auditor's File No. 20060818001673, Records of KING County, Washington.

Dated 11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

By:

Title:

Jennifer Dobron

Assistant Secretary

STATE OF

NJ

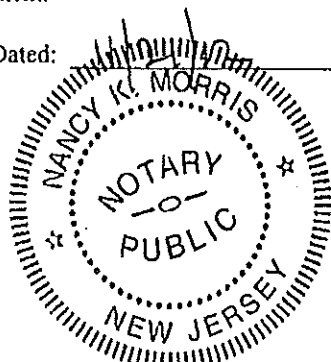
COUNTY OF

Mercer

) ss.

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of MERS to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:



Nancy K. Morris
 NOTARY PUBLIC in and for the State of

NJ

Residing at Ewing

My commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

ELECTRONICALLY RECORDED

201212070598

1

12/07/2012 01:29 PM

14.00

SNOHOMISH COUNTY, WASHINGTON

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618

7367.21431/Avilez, Jesus

MIN# 100029500027970189

MERS Phone: 1-888-679-6377

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618, all beneficial interest under that certain deed of trust, dated 08/07/08, executed by Jesus Avilez, Grantors, to Commonwealth Land Title, Trustee, and recorded on 08/12/08, under Auditor's File No. 200808120358, Records of SNOHOMISH County, Washington.

Dated 11/21/12 2012

Mortgage Electronic Registration Systems, Inc. solely as
nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
and assigns

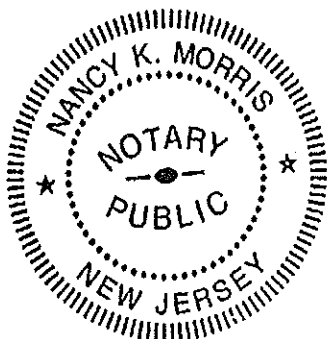
By: Jennifer DobsonTitle: Assistant SecretarySTATE OF NJCOUNTY OF Mercer

) ss.

I certify that I know or have satisfactory evidence that Jennifer Dobson is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12

Nancy K. Morris
 NOTARY PUBLIC in and for the State of NJ

Residing at EwingMy commission expires 1/22/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

201212070598

EXHIBIT 7

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Appointment of Successor Trustee

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997



20121206002350

TITLE COURT SE ADT 14.00
 PAGE-001 OF 001
 12/06/2012 14:15
 KING COUNTY, WA

*120298590

Appointment of Successor Trustee

File No. 7367.21314

Richard A. Glidden and Leticia Lucero, husband and wife is/are the grantor(s). Old Republic Title, LTD is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns is the beneficiary under that certain deed of trust dated 08/16/06 and recorded on 08/18/06 under KING County, Washington Auditor's File No. 20060818001673.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

Cenlar FSB

By

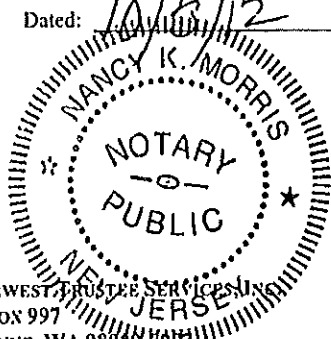
Michael Blair
 Michael Blair
 Vice President

STATE OF NJ

COUNTY OF Mersey

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the _____ of Cenlar FSB to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 10/13/12



Notary Public in and for the State of NJ

Residing at ELWING

My appointment expires 1/22/13

NORTHWEST TRUSTEE SERVICES, INC.
 P.O. Box 997
 BELLEVUE, WA 98009-0997
 425-586-1900 FAX 425-586-1997

Client: Cenlar FSB

Borrower: Glidden, Richard and Lucero, Leticia

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

EXHIBIT 8

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Assignment of Deed of Trust

After Recording Return to:
 Cenlar FSB
 425 Phillips Boulevard
 Ewing, NJ 08618



20121206002349

TITLE COURT SE ADT 14.00
 PAGE-001 OF 001
 12/06/2012 14:15
 KING COUNTY, WA

7367.21314/Glidden, Richard and Lucero, Leticia

MIN# 100029500013275411

#120298590

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Cenlar FSB, whose address is 425 Phillips Boulevard, Ewing, NJ 08618, all beneficial interest under that certain deed of trust, dated 08/16/06, executed by Richard A. Glidden and Leticia Lucero, husband and wife, Grantors, to Old Republic Title, LTD, Trustee, and recorded on 08/18/06, under Auditor's File No. 20060818001673, Records of KING County, Washington.

Dated 11/21, 2012

Mortgage Electronic Registration Systems, Inc. solely as
 nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors
 and assigns

By: Jennifer Dobron

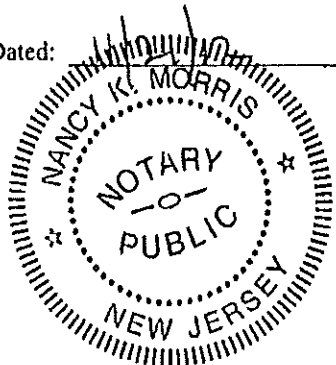
Title: Assistant Secretary

STATE OF NJ

COUNTY OF Mercer

I certify that I know or have satisfactory evidence that Jennifer Dobron is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of MERS to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 11/21/12



Nancy K. Morris
 NOTARY PUBLIC in and for the State of

NJ
 Residing at Ewing

My commission expires 12/21/13

NANCY K. MORRIS
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires January 22, 2013

EXHIBIT 9

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Assignment and Appointment in Connie Korth

201208281354 CSHEARE 1 PG
08/28/2012 03:34:46 PM \$14.00
AUDITOR, Pierce County, WASHINGTON

After Recording Return to:
Northwest Trustee Services, Inc.
Attention: Nanci Lambert
P.O. Box 997
Bellevue, WA 98009-0997

7303.22227/Korth, Connie and Jonathan
MERS Phone: 1-888-679-6377

MIN# 100062604719892699

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Nationstar Mortgage LLC, whose address is 350 Highland Drive, Lewisville, TX 75067 all beneficial interest under that certain deed of trust, dated 12/30/06, executed by Connie K Korth, a Married Woman as her separate estate, Grantors, to Fidelity National Title, Trustee, and recorded on 12/27/06, under Auditor's File No. 200612270915, Records of PIERCE County, Washington.

Dated August 23, 2012

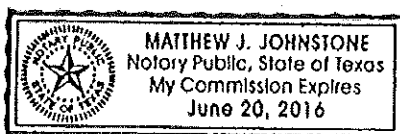
Mortgage electronic Registration Systems, Inc. as nominee for Homecomings Financial, LLC (F/K/A Homecomings Financial Network, Inc.), its successors and assigns

By: Brady Nicholas 8/23/12
Title: Assistant Secretary

STATE OF Texas)
) ss.
COUNTY OF Denton)

I certify that I know or have satisfactory evidence that Brady Nicholas is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage electronic Registration Systems, Inc. as nominee for Homecomings Financial, LLC (F/K/A Homecomings Financial Network, Inc.), its successors and assigns to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 8/23/12
MS



NOTARY PUBLIC in and for the State of

Texas

Residing at Denton

My commission expires 8/20/14

For reference only, not for re-sale.

201208281355 CSHEARE 1 PG
08/28/2012 03:34:46 PM \$14.00
AUDITOR, Pierce County, WASHINGTON

After Recording Return to:
Nanci Lambert
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997

Appointment of Successor Trustee

File No. 7303.22227

Connie K Korth, a Married Woman as her separate estate is/are the grantor(s), Fidelity National Title is the trustee and Mortgage electronic Registration Systems, Inc. solely as nominee for Homecomings Financial, LLC (F/K/A Homecomings Financial Network, Inc.) is the beneficiary under that certain deed of trust dated 12/20/06 and recorded on 12/27/06 under PIERCE County, Washington Auditor's File No. 200612270915.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

Nationstar Mortgage LLC

By: Andrew Patrick Kane 8-13-2012

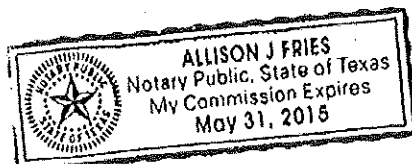
Andrew Patrick Kane
Assistant Secretary

STATE OF Texas)
COUNTY OF Denton)ss

Andrew Patrick Kane

I certify that I know or have satisfactory evidence that Andrew Patrick Kane is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Nationstar Mortgage LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 8-13-12



NORTHWEST TRUSTEE SERVICES, INC.
P.O. Box 997
BELLEVUE, WA 98009-0997
425-586-1900 FAX 425-586-1997

Notary Public in and for the State of Texas
Residing at Bellevue, TX
My appointment expires 5-31-15

Client: Nationstar Mortgage, LLC
Borrower: Korth, Connie and Jonathan

For reference only, not for re-sale.

EXHIBIT 10

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

February 7, 2013 letter from Bayview



BAYVIEW™
LOAN SERVICING

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

February 07, 2013

Borrower:

RICHARD GLIDDEN and LETICIA LUCERO
1003 159TH PL SE
BELLEVUE, WA 98008



Loan Number: 0029259710

Property Address: 1003 159TH PL SE
BELLEVUE, WA 98008

Dear Customer:

I have been making repeated attempts to contact you by phone, but I haven't been able to reach you through the home and/or business number(s) listed in our files. Your loan is currently delinquent, and I would like to see if there is a way I can help you. If you are not able to pay the amount due at this time, it is important that you contact me immediately at my direct toll free number listed at the bottom of this letter to discuss possible alternatives.

Your property is a valuable investment, and I encourage you to contact me to find out about available programs we have to help you.

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

Sincerely,

John Orsuto

John Orsuto, Asset Manager
Bayview Loan Servicing, LLC
Phone Number: (877) 693-3281 Monday - Friday 8:30 a.m. - 8:00 p.m., Eastern
Fax Number: (305) 260-1423

EXHIBIT 11

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Cease and Desist Letter



Vicente Omar Barraza, Attorney at Law
John Laris, Attorney at Law, Of Counsel

1818 Westlake Ave. N., Suite 308
Seattle, WA 98109
206.933.7861 Fax 206.933.7863

February 13, 2013

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd 5th Floor
Coral Gables, FL 33146

Re: Leticia Lucero
Property Address: 1003 159th PL SE, Bellevue, WA 98008
Loan No. 0029259710

By Fax to 305-260-1423

Attention Bayview:

I represent Leticia Lucero.

Please cease and desist from contacting my client.

Please direct all written and oral communications to me from the date of this letter forward.

Thank you in advance for your cooperation and assistance.

Respectfully yours,

Vicente Omar Barraza
Attorney at Law, WSBA # 43589

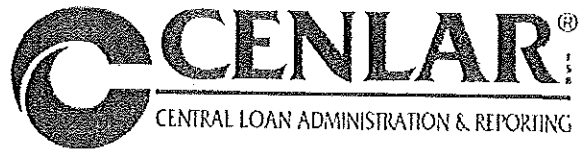
cc. Client

EXHIBIT 12

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

HAMP modification agreement



April 24, 2013

Hours of operation:

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM EST

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM EST

Richard A Glidden
Leticia Lucero
1003 159th Pl SE
Bellevue WA 98008 0000

RE: Loan Number: 0029259710
Property Address: 1003 159th Pl Se
Bellevue WA 98008

Dear Customer:

Enclosed is a copy of your final executed Modification Agreement. Please retain this document for your records.

Sincerely,

Michael Johnson
Fax: 609-718-2655
Address: 425 Phillips Blvd., Ewing, NJ 08618
Hours: 8:30am - 8:00pm EST

Loan Workout Department
LM125 009 JTT FG

After Recording Return to:

CENLAR FSB
425 Phillips Blvd.
Ewing, NJ 08618
Attention: Loss Mitigation

HOME AFFORDABLE MODIFICATION AGREEMENT

Trial Period Plan Effective: 10/01/2012

Borrower ("I")¹: RICHARD GLIDDEN and LETICIA LUCERO

Lender or Servicer ("Lender"): Cenlar FSB

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 08/16/2006

Loan Number: 0029259710

Property Address ("Property"): 1003 159TH PL SE BELLEVUE, WA 98008

If my representations and covenants in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. **My Representations and Covenants.** I certify, represent to Lender, covenant and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents or my default is imminent, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. One of the borrowers signing this Agreement lives in the Property as a principal residence, and the Property has not been condemned;
- C. There has been no impermissible change in the ownership of the Property since I signed the Loan Documents. A permissible change would be any transfer that the lender is required by law to allow, such as a transfer to add or remove a family member, spouse or domestic partner of the undersigned in the event of a death, divorce or marriage;
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Home Affordable Modification Program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

G. I have made or will make all payments required under a trial period plan.

2. Acknowledgements and Preconditions to Modification. I understand and acknowledge that:

A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct or any covenant in Section 1 has not been performed, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and

B. I understand that the Loan Documents will not be modified unless and until (i) the Lender accepts this Agreement by signing and returning a copy of it to me, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. The Modification.

If my representations and covenants in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 03/01/2013 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a trial period plan, this modification will not take effect. The first modified payment will be due on 03/01/2013.

A. The new Maturity Date will be: 02/01/2053.

B. The modified principal balance of my Note will include all amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be \$ 406,380.50 (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.

C. \$ 24,400.00 of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$ 381,980.50. Interest at the rate of 2.000% will begin to accrue on the Interest Bearing Principal Balance as of 02/01/2013 and the first new monthly payment on the Interest Bearing Principal Balance will be due on 03/01/2013. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-5	2.000%	02/01/2013	\$1,156.73	\$366.95	\$1,523.68	03/01/2013	60
6	3.000%	02/01/2018	\$1,343.86	Adjust Annually	Adjust Annually	03/01/2018	12
7-40	3.375%	02/01/2019	\$1,416.27	Adjust Annually	Adjust Annually	03/01/2019	408

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable, step or simple interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest being added to the outstanding principal balance.

D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.

E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.

F. I agree to pay in full the Deferred Principal Balance and any other amounts still owed under the Loan Documents by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance, or (iii) the Maturity Date.

4. **Additional Agreements.** I agree to the following:

A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.

B. That this Agreement shall supersede the terms of any modification, forbearance, trial period plan or other workout plan that I previously entered into with Lender.

C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.

D. **Funds for Escrow Items.** I will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." I shall promptly furnish to Lender all notices of amounts to be paid under this Section 4.D. I shall pay Lender the Funds for Escrow Items unless Lender waives my obligation to pay the Funds for any or all Escrow Items. Lender may waive my obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, I shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require.

My obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and I shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, I shall pay to Lender all Funds, and in such amounts, that are then required under this Section 4.D.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge me for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays me interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay me any interest or earnings on the Funds. Lender and I can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide me, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to me for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify me as required by RESPA, and I shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify me as required by RESPA, and I shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to me any Funds held by Lender.

- E. That the Loan Documents as modified by this Agreement are duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, if all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. Lender shall not exercise this option if state or federal law, rules or regulations prohibit the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- H. That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer and assumption of the Loan, including this Agreement, to a transferee of my property as permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any other circumstance, to assume the Loan. Except as noted herein, this Agreement may not be assigned to, or assumed by, a buyer or transferee of the Property.
- I. That, as of the Modification Effective Date, if any provision in the Note or in any addendum or amendment to the Note allowed for the assessment of a penalty for full or partial prepayment of the Note, such provision is null and void.
- J. That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage Loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and notwithstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.
- K. That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. I understand that either a corrected Agreement or a letter agreement containing the correction will be provided to me for my signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification under the Home Affordable Modification Program.
- L. Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. In cases where the loan has been registered with MERS who has only legal title to the interests granted by the borrower in the mortgage and who is acting solely as nominee for Lender and Lender's successors and assigns, MERS has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage loan.

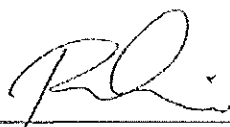
M. That Lender will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. In addition, I understand and consent to the disclosure of my personal information and the terms of the trial period plan and this Agreement by Lender to (i) the U.S. Department of the Treasury; (ii) Fannie Mae and Freddie Mac in connection with their responsibilities under the Home Affordability and Stability Plan; (iii) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (iv) companies that perform support services for the Home Affordable Modification Program and the Second Lien Modification Program; and (v) any HUD certified housing counselor.


N. That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the Note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the Note. All documents the Lender requests of me under this Section 4.N. shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.

O. That the mortgage insurance premiums on my Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which I may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

IN WITNESS WHEREOF, the Lender and I have executed this Agreement.

Borrower:

By:  Date: 1.25.2013
RICHARD A GLIDDEN

By:  Date: 1.25.13
LETICIA LUCERO

Lender:

By:  Date: 4-2-13
Cenlar FSB Marianne Doroba
Assistant Secretary and Vice President

Licensed Loan Originator: Svetlana Romanova

MLO License Number: 716452

Direct: 877-650-0140 Ext. 7781

Fax: 877-360-9593

FEB 05 2013

Washington Acknowledgment

Acknowledgment of Individual

STATE OF WASHINGTON

COUNTY OF King

On this day personally appeared before me Richard A. Giddon & Leticia Lucero, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 25th day of January, 20 13.

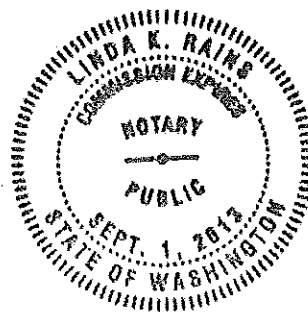
Linda K. Rains

Notary Public residing at 10219-36th Ave. SW. Seattle, WA 98146

Printed Name: Linda K. Rains

My Commission Expires:

9/1/2013



NOTARY'S ACKNOWLEDGEMENT

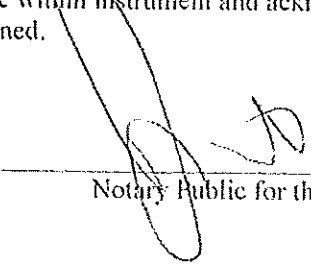
Loan Modification
RICHARD A GLIDDEN
LETICIA LUCERO
Loan# 0029259710

State Of New Jersey

County of Mercer

On this the 2nd day of April, 2013 before me, Justin Toth, the undersigned officer, personally appeared Marianne Doroba, Vice President known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the same for the purposes herein contained.

My Commission Expires


Notary Public for the State of NJ

Justin Toth
Printed Name of Notary Public

JUSTIN TOTH
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires February 17, 2017

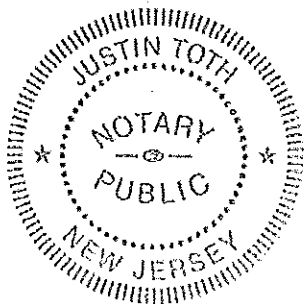


EXHIBIT 13

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Letter of Denial of Credit

OpenRoad Lending
6616 Davis Boulevard
North Richland Hills TX 76182



1/8/2013

Leticia Lucero
1003 159th PL Se
Bellevue, WA 98008

RE: Application 319111

Dear Leticia Lucero:

Thank you for your recent loan application, which was submitted to OpenRoad Lending. After careful consideration, we regret to inform you that we were unable to approve your application at this time, for the following reasons:

**Delinquent past and/or present obligations
Repossession or foreclosure**

The consumer reporting agency contacted that provided information that influenced our decision in whole or in part was:

**Experian
PO Box 2002, Allen, TX 75013
(866) 200-6020**

The consumer reporting agency played no part in our decision and is unable to supply you specific reasons why we have denied credit to you. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it from the agency no later than sixty (60) days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to Experian.

If you have questions regarding this letter, you should contact us at OpenRoad Lending, 6616 Davis Blvd, North Richland Hills, Texas 76182.

We also obtained your credit score from this consumer reporting agency and used it in making our decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes

Your credit score: 699

Date: 1/8/2013

Scores range from a low of 250 to a high of 843.

Key factors that adversely affected your credit score:

**AMOUNT OWED ON DELINQUENT ACCOUNTS
RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN**

Sincerely,

OpenRoad Lending

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.



(888) 536-3024 phone

(866) 228-8446 fax

loanhelp@openroadlending.com

ORL-AAL-v2.2 12052011

[Credit Report and](#) [Experian - Freque](#) [Credit Report](#) [Leticia Lucero](#) [Greater State](#) [New Tab](#) [File an Experian](#) [Experian - Patent](#)

[https://www.experian.com/consumer/acc/ReportPoint/acc/NegativeFile.msCreditDetail?itemId=1](#)

Item Detail

CHILDRERIAL SAVINGS & LOAN

Address:
 425 PHILLIPS BLVD
 Ewing, NJ 08518
 No phone number available

Account Number: 300002925...

Address Identification Number: 0200205298

Mortgage Identification Number: 100029500013275411
Freddie Mac ID: 378080360

Status:
 Foreclosure proceedings started: \$52,019 past due as of Jan 2012.

Date Opened: 08/2005	Type: Mortgage	Credit Limit: \$391,000
Date of Status: 09/2012	Terms: 30 Years	High Balance: N/A
Reported Since: 11/2011	Monthly Payment: \$2,747	Recent Balance: \$386,305
Last Reported Date: 01/2013	Responsibility: Joint with RICHARD A CLUDEN/ISQ	Recent Payment:

Creditor's Statement:
 Foreclosure proceedings started.

EXHIBIT 14

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Qualified Written Request

Certified Mail, Return Receipt Requested

August 27, 2012

CENLAR
425 Phillips Boulevard
Ewing, NJ. 08618-1430

QUALIFIED WRITTEN REQUEST

Pursuant to the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. § 2605(e)) and Section 6(e) of RESPA and the Truth In Lending Act (TILA) (15 U.S.C. § 1601).

Loan No.: 0029259710
Mortgagor: Richard Glidden / Leticia Lucero
Property Address: 1003 159th Pl SE
Bellevue, WA. 98008

Dear Sir/Madam

This is a Qualified Written Request under Section 6 of the Real Estate Settlement Procedures Act (RESPA). I dispute the reserve amounts that are owed according to my Monthly Billing Statement that you sent, the Suspense Account you created, and request that you send me information about the fees, costs and escrow accounting on the above-referenced loan. In addition, there are serious concerns regarding the application of previous scheduled periodic payments made to you. Herin this dispute is made pertaining to the amounts you claim are due and owing and the balance for which you are claiming as outstanding on My/Our loan.

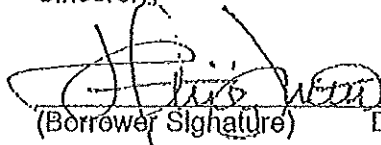
Specifically, I/We are requesting an Itemization and copies of the following:

- 1) A detailed accounting of My/Our account(s) associated with the above referenced loan including all funds paid and disbursed from said account(s);
- 2) A breakdown of the current escrow charges showing how they are calculated and the reasons for any increase/decrease since the inception of the loan and any internal code definitions if applicable;
- 3) A copy of any annual escrow statements and notices of any shortage, deficiency or surplus; sent to Me/Us since the inception of this loan;
- 4) An a accounting of any late fees charged, Inspection fees, Administrative Fees/Costs,
- 5) BPO's and the dates and the reason for each;
- 6) Amount necessary to reinstate My/Our loan if delinquent per your records;
- 7) The payoff amount plus the per diem interest rate good for 15 days from the date of your response;

- 8) Please immediately credit any misapplied schedule periodic payments to My/Our account per 12 U.S.C. § 2605(l)(3) and or other Statutes, Laws, Acts, Regulation.
- 9) You have not sent me any servicing transfer notices nor has my previous Lender/Service.

Please acknowledge and answer this request as required by the Real Estate Settlement Procedures Act, and in accordance with the required time frames for the same. Any delay in providing the requested loan servicing analysis herein will result in irreparable harm and shall result in damage claims brought against you.

Sincerely,

 AUG 27, 2017
(Borrower Signature) Date

(Borrower Signature) Date



20110802000806

LUCERO QCD 62.00
 PAGE-001 OF 001
 08/02/2011 12:08
 KING COUNTY, WA

E2503565

08/02/2011 12:08
 KING COUNTY, WA
 TAX \$10.00
 SALE \$0.00

PAGE-001 OF 001

WHEN RECORDED RETURN TO:

NAME RICHARD A. GLIDDENADDRESS 3002 163RD PL SECITY, STATE, ZIP BELLEVUE, WA 98008

QUITCLAIM DEED

THE GRANTOR(S), RICHARD GLIDDEN for and in consideration of: ONE DOLLAR conveys and
 Quitclaims to the GRANTEE(S), LETICIA LUCERO the following described real estate, situated in the
 County of KING State of Washington, together with all after acquired title of the Grantor(s) therein (legal
 description): LAKE HILLS #1

Tax Parcel Number: # 4036800290

LOT(S) 1, BLOCK 4, LAKE HILLS NO. 1, ACCORDING TO THE PLAT
 THEREOF RECORDED IN VOLUME 56 PLATS, PAGE(S) 86-88, RECORDS
 OF KING COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF KING,
 STATE OF WASHINGTON.

DATED 8/1/2011DATED: X

Grantor

Grantor

State of Washington }

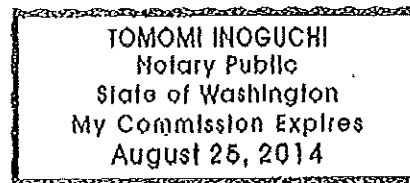
} ss

County of KING }

On this day personally appeared before me Richard Glidden and X Grantor(s), to me
 known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that s/he
 signed the same as his/her free and voluntary act and deed for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 1 day of August, 2011.

Tomomi Inaguchi
 NOTARY PUBLIC in and for the State of Washington,

Residing at KingMy commission expires August 25, 2014

Certified Mail, Return Receipt Requested

August 27, 2012.

LOAN SEVRICER NAME : CENLAR
ADDRESS : 425 PHILLIPS BOULEVARD
CITY : EWING, N.J. 08618-1430

WRITTEN REQUEST

Pursuant to the State of Washington RCW 31.04.290 request for detailed information.

Loan No.: 0029259710
Mortgagor: RICHARD GLIDDEN / LETICIA LUCERO
Property Address: 1003 15TH PL. SE
BELLEVUE, WA. 98008

This is a written request under the State of Washington RCW 31.04.290. I dispute the total amount owed according to my Monthly Billing Statement and request that you send me information about the fees, costs and escrow accounting on the above-referenced loan. In addition, there are serious concerns regarding the application of previous scheduled periodic payments made to you. Herein this dispute is made pertaining to the amounts you claim are due and owing and the balance for which you are claiming as outstanding on My/Our loan.

Specifically, I/We are requesting an Itemization and copies of the following:

- 1) A detailed accounting of My/Our account(s) associated with the above referenced loan including all funds paid and disbursed from said account(s);
- 2) A breakdown of the current escrow charges showing how they are calculated and the reasons for any increase/decrease since the inception of the loan and any internal code definitions if applicable;
- 3) A copy of any annual escrow statements and notices of any shortage, deficiency or surplus; sent to Me/Us since the inception of this loan;
- 4) An accounting of any late fees charged, inspection fees, BPOs and the dates and the reason for each;
- 5) Amount necessary to reinstate My/Our loan if delinquent per your records;
- 6) The payoff amount plus the per diem interest rate good for 15 days from the date of your response;
- 7) The identity, address, and other relevant information about the current holder, owner or assignee of this residential mortgage loan.
- 8) Please immediately credit any misapplied schedule periodic payments to My/Our account.
- 9) Please also provide your licensing information pertaining to your ability to service loans in the State of Washington.

SENDER COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
 ■ Print your name and address on the reverse so that we can return the card to you.
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

CENLAR
 425 PHILLIPS BLVD.
 EWING, NJ 08618

2. Article Number

(Transfer from service label)

7011 2970 0001 5591 1649

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-1A-1510

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

Pamela N. Neal

C. Date of Delivery

D. Is delivery address different from Item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

☐ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ O.D.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes**SENDER COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
 ■ Print your name and address on the reverse so that we can return the card to you.
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

CENLAR
 425 PHILLIPS BLVD.
 EWING, NJ 08618

2. Article Number

(Transfer from service label)

7012 0470 0000 4467 9693

102595-02-1A-1510

COMPLETE THIS SECTION ON DELIVERY

A. Signature

P

☐ Agent☐ Addressee

B. Received by (Printed Name)

Pamela N. Neal

C. Date of Delivery

D. Is delivery address different from Item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

☐ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ O.D.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes**SENDER COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
 ■ Print your name and address on the reverse so that we can return the card to you.
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

CENLAR
 425 PHILLIPS BLVD.
 EWING, NJ 08618

2. Article Number

(Transfer from service label)

7011 2970 0001 5591 1656

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-1A-1510

COMPLETE THIS SECTION ON DELIVERY

A. Signature

P

☐ Agent☐ Addressee

B. Received by (Printed Name)

Pamela N. Neal

C. Date of Delivery

D. Is delivery address different from Item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

☐ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ O.D.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

Certified Mail, Return Receipt Requested

August 27, 2012

Bayview Financial Servicing LLC
4425 Ponce de Leon Blvd.
5th Floor
Coral Gables, FL 33140

QUALIFIED WRITTEN REQUEST

Pursuant to the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. § 2605(e)) and Section 6(e) of RESPA and the Truth In Lending Act (TILA) (15 U.S.C. § 1601).

Loan No.: 0029259710
Mortgagor: Richard Glidden / Leticia Lucero
Property Address: 1003 159th Pl SE
Bellevue, WA. 98008

Dear Sir/Madam

This is a Qualified Written Request under Section 6 of the Real Estate Settlement Procedures Act (RESPA). I dispute the reserve amounts that are owed according to my Monthly Billing Statement that you sent, the Suspense Account you created, and request that you send me information about the fees, costs and escrow accounting on the above-referenced loan. In addition, there are serious concerns regarding the application of previous scheduled periodic payments made to you. Herein this dispute is made pertaining to the amounts you claim are due and owing and the balance for which you are claiming as outstanding on My/Our loan.

Specifically, I/We are requesting an Itemization and copies of the following:

- 1) A detailed accounting of My/Our account(s) associated with the above referenced loan including all funds paid and disbursed from said account(s);
- 2) A breakdown of the current escrow charges showing how they are calculated and the reasons for any increase/decrease since the inception of the loan and any internal code definitions if applicable;
- 3) A copy of any annual escrow statements and notices of any shortage, deficiency or surplus; sent to Me/Us since the inception of this loan;
- 4) An accounting of any late fees charged, inspection fees, Administrative Fees/Costs,
- 5) BPO's and the dates and the reason for each;
- 6) Amount necessary to reinstate My/Our loan if delinquent per your records;
- 7) The payoff amount plus the per diem interest rate good for 15 days from the date of your response;

- 8) Please immediately credit any misapplied schedule periodic payments to My/Our account per 12 U.S.C. § 2605(i)(3) and or other Statutes, Laws, Acts, Regulation.
- 9) You have not sent me any servicing transfer notices nor has my previous Lender/Service.

Please acknowledge and answer this request as required by the Real Estate Settlement Procedures Act, and in accordance with the required time frames for the same. Any delay in providing the requested loan servicing analysis herein will result in irreparable harm and shall result in damage claims brought against you.

Sincerely,

(Borrower Signature) Date

(Borrower Signature) Date



20110802000806

LUCERO QCD 62.00
 PAGE-001 OF 001
 08/02/2011 12:08
 KING COUNTY, WA

E2503565

08/02/2011 12:08
 KING COUNTY, WA
 TAX \$10.00
 SALE \$0.00

PAGE-001 OF 001

WHEN RECORDED RETURN TO:

NAME RICHARD A. GLIDDENADDRESS 3002 163RD PL SECITY, STATE, ZIP BELLEVUE, WA 98008

QUITCLAIM DEED

THE GRANTOR(S), RICHARD GLIDDEN for and in consideration of: ONE DOLLAR conveys and
 Quitclaims to the GRANTEE(S), LETICIA LUCERO the following described real estate, situated in the
 County of KING State of Washington, together with all after acquired title of the Grantor(s) therein (legal
 description): LAKE HILLS #1

Tax Parcel Number: # 4036800290

LOT(S) 1, BLOCK 4, LAKE HILLS NO. 1, ACCORDING TO THE PLAT
 THEREOF RECORDED IN VOLUME 56 PLATS, PAGE(S) 86-88, RECORDS
 OF KING COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF KING,
 STATE OF WASHINGTON.

DATED 8/1/2011DATED: X

Grantor

Grantor

State of Washington

}

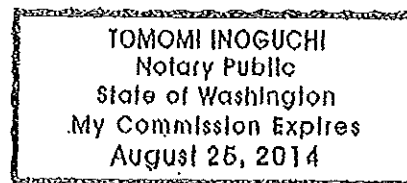
County of KING

} ss

On this day personally appeared before me Richard Glidden and X, Grantor(s), to me
 known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that s/he
 signed the same as his/her free and voluntary act and deed for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 1 day of August, 20 11.

Tomomi Inoguchi
 NOTARY PUBLIC in and for the State of Washington,

Residing at KingMy commission expires August 25, 2014

Certified Mail, Return Receipt Requested

August 27, 2012.

LOAN SEVRICER NAME : BAYVIEW FINANCIAL SERVICES LLC
ADDRESS : 4425 PONCE DE LEON BLVD., 5TH FLR.
CITY : CORAL GABLES, FL. 33140

WRITTEN REQUEST

Pursuant to the State of Washington RCW 31.04.290 request for detailed information.

Loan No.: 0029259710

Mortgagor: RICHARD GLIDDEN/LETICIA LUCERO

Property Address: 1003 159TH PL SE
BELLEVUE, WA. 98008

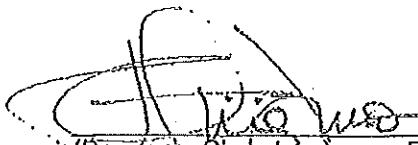
This is a written request under the State of Washington RCW 31.04.290. I dispute the total amount owed according to my Monthly Billing Statement and request that you send me information about the fees, costs and escrow accounting on the above-referenced loan. In addition, there are serious concerns regarding the application of previous scheduled periodic payments made to you. Herein this dispute is made pertaining to the amounts you claim are due and owing and the balance for which you are claiming as outstanding on My/Our loan.

Specifically, I/We are requesting an itemization and copies of the following:

- 1) A detailed accounting of My/Our account(s) associated with the above referenced loan including all funds paid and disbursed from said account(s);
- 2) A breakdown of the current escrow charges showing how they are calculated and the reasons for any increase/decrease since the inception of the loan and any internal code definitions if applicable;
- 3) A copy of any annual escrow statements and notices of any shortage, deficiency or surplus; sent to Me/Us since the inception of this loan;
- 4) An accounting of any late fees charged, inspection fees, BPOs and the dates and the reason for each;
- 5) Amount necessary to reinstate My/Our loan if delinquent per your records;
- 6) The payoff amount plus the per diem interest rate good for 15 days from the date of your response;
- 7) The identity, address, and other relevant information about the current holder, owner or assignee of this residential mortgage loan.
- 8) Please immediately credit any misapplied scheduled periodic payments to My/Our account.
- 9) Please also provide your licensing information pertaining to your ability to service loans in the State of Washington.

Please acknowledge and answer this request as required by RCW 31.04.290, and in accordance with the required time frames for the same. Any delay in providing the requested loan servicing analysis herein will result in irreparable harm and shall result in damage claims brought against you.

Sincerely,

 AUG. 27, 2012
(Borrower Signature) Date

(Borrower Signature) Date



20110802000806

LUCERO QCD 62.00
 PAGE-001 OF 001
 08/02/2011 12:08
 KING COUNTY, WA

E2503565

08/02/2011 12:08
 KING COUNTY, WA
 TAX \$10.00
 SALE \$0.00

PAGE-001 OF 001

WHEN RECORDED RETURN TO:

NAME RICHARD A. GLIDDENADDRESS 3002 163RD PL SECITY, STATE, ZIP BELLEVUE, WA 98008

QUITCLAIM DEED

THE GRANTOR(S), RICHARD GLIDDEN for and in consideration of: ONE DOLLAR conveys and
 Quitclaims to the GRANTEE(S), LETICIA LUCERO the following described real estate, situated in the
 County of KING State of Washington, together with all after acquired title of the Grantor(s) therein (legal
 description): LAKE HILLS #1

Tax Parcel Number: # 4036800290

LOT(S) 1, BLOCK 4, LAKE HILLS NO. 1, ACCORDING TO THE PLAT
 THEREOF RECORDED IN VOLUME 56 PLATS, PAGE(S) 86-88, RECORDS
 OF KING COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF KING,
 STATE OF WASHINGTON.

DATED 8/1/2011DATED: X

Grantor

Grantor

State of Washington }

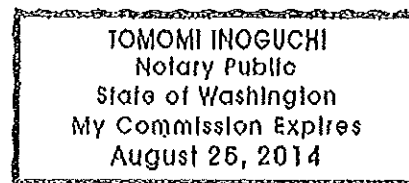
} ss

County of KING }

On this day personally appeared before me RICHARD GLIDDEN and X, Grantor(s), to me
 known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that s/he
 signed the same as his/her free and voluntary act and deed for the uses and purposes therein mentioned.

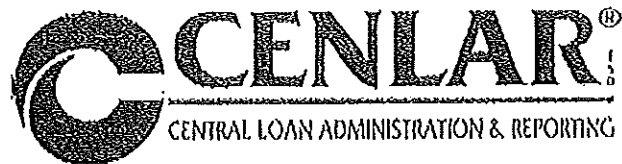
GIVEN under my hand and official seal this 1 day of August, 2011.Tomomi Inoguchi

NOTARY PUBLIC in and for the State of Washington,

Residing at KingMy commission expires August 25, 2014

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>2. Print your name and address on the reverse so that we can return the card to you.</p> <p>3. Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature X </p> <p>B. Received by (Printed Name) Oscar</p> <p>C. Date of Delivery 8/30</p> <p>D. Is delivery address different from item 1? <input checked="" type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p>BAYVIEW FINANCIAL SERV. 4425 PONCE DE LEON BLVD 5TH FLOOR CORAL GABLES, FL 33140</p>		<p>3. Service Type</p> <p><input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> O.D.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7011 2970 0001 5591 1663</p>			
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p> <p>102695-02-M-15-10</p>	

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>2. Print your name and address on the reverse so that we can return the card to you.</p> <p>3. Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature X </p> <p>B. Received by (Printed Name) Oscar</p> <p>C. Date of Delivery 8/30</p> <p>D. Is delivery address different from item 1? <input checked="" type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p>BAYVIEW FINANCIAL SERVICES, LLC 4425 PONCE DE LEON BLVD CORAL GABLES, FL 33140</p>		<p>3. Service Type</p> <p><input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> O.D.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7011 2970 0001 5591 1662</p>			
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p> <p>102695-02-M-15-10</p>	



October 16, 2012

Richard Olldon
Leticia Lucero
1003 159th Pl SE
Bellevue, WA 98008

RE: *Loan No.: 0029259710*

Dear Borrowers:

This is in response to your letter dated August 27, 2012, received in our offices on September 20, 2012, related to the above loan.

Following is the information you requested; the numbers below refer to your numbered questions:

1. & 2. Enclosed is a loan history showing the activity of your account. Also included is a listing of transaction codes.

3. Enclosed are copies of escrow analyses performed on your account.

4. The following fees have been charged to your account:

Late charges totaling \$240.74, of which \$120.37 were paid by you, leaving an unpaid balance of \$120.37 (please refer to the enclosed fee activity ledger labeled Exhibit A for an itemization).

A total of \$39 for property inspections performed on the mortgaged property, of which \$26 was paid by you, leaving an unpaid balance of \$13 (please refer to the enclosed fee activity ledger labeled Exhibit B for an itemization).

In addition, legal fees of \$2,024.25 have been incurred, but not yet billed or paid for and will be charged to your account.

5. No broker price opinions (BPOs) have been ordered and charged to your account to date.

6. Enclosed is a reinstatement quote good through November 15, 2012, which sets forth the amount needed to reinstate the loan.

Richard Glidden
Leticia Lucero
October 16, 2012
Page 2

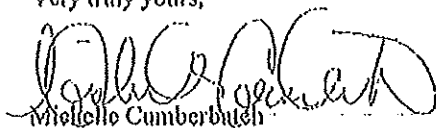
7. Enclosed is a payoff statement, which sets forth the amount needed to pay off the loan in full as of October 16, 2012.

8. We believe all payments have been properly applied to your account.

9. Enclosed is a copy of the notice of transfer of servicing that was provided to you.

If you have any questions, I can be reached at 866-677-8807.

Very truly yours,

A handwritten signature in black ink, appearing to read "Michelle Cumberbatch", is written over a horizontal line.

Michelle Cumberbatch
Service Excellence Manager

Enclosures

P309 Transaction Codes

<u>Code</u>	<u>Description</u>
063	Hazard Premium Refund
064	Tax Refund (311, 312, and 313)
065	Lien Refund (All Others)
066	Special Escrow Deposits
132	Late Charge Adjustment
142	New Loan Set-Up
143	Non-Cash Balance Adjustment
144	Redistribution of P & I (Non-Cash Balance Adjustment)
145	Restricted Monetary Adjustment (Non-Cash Balance Adj)
146	Bad Check Reversal - Short Form (Returned Check)
147	Misapplication Reversal - Long Form
148	Bad Check Reversal - Long Form (Returned Check)
149	Advance from line of credit (HELOC)
152	Late Charge Assessment
156	Sold-Servicing Released (Tran 058 on Edits)
160	Interest on Escrow
161	Escrow Advance
162	MIP / PMI Refund Deposit
163	Hazard Insurance Refund Deposit (Also 063)
164	Tax Refund Deposit (Also 064)
165	Lien Refund Deposit (Also 065)
166	Special Deposit to Escrow
167	Deposit of HUD-Assistance/Subsidy
168	Reimbursement of Escrow Advance
169	Restricted Escrow Deposit
170	Initial Escrow Deposit, Closing Interest, Buydown
171	Coupon Payment
172	Modified Payment
173	Irregular/Non-Coupon Payment
174	Payment from Esc-Irregular Pmt generated from tran 073
175	Principal Curtailment - Interest generated from tran 073
179	Special Optional Insurance Payment or Reversal
181	Loan Paid In Full (cash)
182	Loan Removed through Foreclosures (non-cash)
183	MBS Pool Settlement (Foreclosure) Internal Audit

<u>Code</u>	<u>Description</u>
301	Miscellaneous Escrow Disbursement
302	Refund Subsidy/ Assistance to HUD
303	Replacement Reserve Disbursement
304	Restricted Escrow Disbursement
305	Escrow Disbursed To Mortgagee (Bank)
306	Surplus Escrow Refund To Mortgagor (Customer)
307	Escrow Disbursed To Mortgagor (Customer)
310	Mortgage Insurance Disbursement (MIP / PMI)
311	Consolidated Tax Disbursed (School)
312	County Tax Disbursed
313	City/Town Tax Disbursed
314	Combined City/County Tax Disbursed
315	Water/Sewer (Washington), Sewer (Hamilton Twp)/Condo
316	Village Tax Disbursement
317	Front Foot Tax Disbursement
318	County/City/School - Combine Tax Disbursement
319	Utility Tax/Mud Tax Disbursement
320, 01	Added Assessment NJ Disbursement
320, 02	Interim County Tax (All Other States)
320, 03	Interim City Tax (All Other States)
320, 04	Interim School Tax (All Other States)
320, 05	Interim Land Bill (All Other States)
321	County, City, School, Utility (Combined)
322	County, Utility (Combined)
323	County, School (Combined)
324	City, Utility (Combined)
325	City, School, Utility (Combined)
326	School, Utility (Combined)
327	County, School, Utility (Combined)
328	City, School (Combined)
329	Logic Line for computer to computer tax
351	Hazard Premium Disbursement (Primary Policy)
352	Flood Insurance Disbursement
353	Insurance Disbursements (other policy) defined by Client
354	Earthquake or Other Insurance Disbursement
355	Other Insurance Disbursement (defined by Client)
493	Interest Rate Change on ARM Loan

<u>Code</u>	<u>Description</u>
601	Miscellaneous Corporate Advance Disbursement
630	Attorney Fees
631	Property Inspection/ Preservation
632	Attorney Costs
633	Miscellaneous
730	Deposit for Attorney Fees
731	Deposit for Property Inspection/ Preservation
732	Deposit for Attorney Costs
733	Deposit for Miscellaneous
999	The total unpaid balance at the beginning of the last bill cycle (HELOC)

FSE1 0029259710
 SELECTED CODES 1
 RICHARD A GLIDDEN
 Leticia Lucero

FEE ACTIVITY LEDGER
 FROM MONDAY
 1003 153TH PL SE
 BELLEVUE

10/11/12 09:25:38
 PAGE 1 OF 1

Exhibit A

HA 98000-0000

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT PAID	DATE PAID	AMOUNT PAID	DATE PAID	AMOUNT PAID
1	LATE CHARGE	11-16-11	120.37				
1	LATE CHARGE	08-16-12	120.37	03-27-12	120.37		

NET	120.37	TOTALS	240.74	120.37	0.00
-----	--------	--------	--------	--------	------

FEE 0029259710
 SELECTED CODES 6
 RICHARD A GLENN
 LUTICIA LUCERO

FEE ACTIVITY LOGS
 FROM HHODY
 1003 150TH PL SE
 BELLEVUE

10/11/12 09:25:47
 PAGE 1 OF 1

WA 99008-0000

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE PAID	AMOUNT
6	PROPERTY INSPECT	07-27-11	13.00				
6	PROPERTY INSPECT	09-23-11	13.00				
6	PROPERTY INSPECT			03-27-12	26.00		
6	PROPERTY INSPECT	09-04-12	13.00				

NET	13.00	TOTALS	39.00	26.00	0.00
-----	-------	--------	-------	-------	------

Exhibit B

OCT-16-2012 11:20

P.001



Attn: Payoff Department
425 Phillips Blvd.
Ewing, New Jersey 08618
PAYOFF STATEMENT AS OF October 16, 2012 ("Effective Date")

Richard A Glidden
Leticia Lucero
1003 159th Pl SE
Bellevue WA 98008

Property Address: 1003 159th Pl Se
Bellevue WA 98008

Loan No.: 0029259710

Original Loan Amount: \$ 391,000

FHA/VA/MI No.:

Original Loan Date: 08-16-06

Loan Type: Conventional

Investor No. P2d 002 378090380

Statement forwarded to:
609-718-4718

IMPORTANT: Your payoff statement contains as many as three sections; each section may be multiple pages in length. If you are receiving this payoff statement via fax, please note that each section may be faxed separately. The quote to pay off your loan is contained in this first section (up to three pages in length); payoff instructions and important information are contained in section two (two pages). Section three contains all other information relating to your payoff transaction that is not contained in the first two sections. To ensure that your payoff transaction is processed efficiently, please read the entire payoff statement and follow all instructions.

ATTENTION BORROWERS USING AUTOMATIC DRAFTING: Borrowers whose monthly payments are automatically withdrawn from checking/savings accounts using our Payment Drafting Program (automatic drafting) must instruct this office to discontinue automatic drafting at least fifteen (15) business days before the next scheduled withdrawal by sending a written notice to: Drafting Department, PO Box 77417, Ewing, NJ 08628. Failure to comply may result in continued withdrawals. Please call 877-680-5583 should you have any questions.

XP161-FG 048 AXG

OCT-18-2012 11:20

P.002

Richard A Glidden
 Leticia Lucero
 0029259710

Statement of amount necessary to pay loan in full on or before 11-16-12.

Interest Rate: 6.25000% Interest Paid to: 05-01-11

Present Principal Balance: \$	366,802.76
Interest to 11-16-12:	35,342.95
Esrow Overdraft:	2,620.14

Subtotal of Amount Secured by Security Instrument: \$	404,765.05
--	------------

OTHER CHARGES	
Accrued Late Charge:	120.37
Recording Fee :	72.00
Fees And Costs :	2,024.25
Miscellaneous Fees Due: *	13.00

Other Charges Sub Total:	2,229.62
--------------------------	----------

Total Due:	\$ 406,995.47
------------	---------------

* Itemization of these amounts is available upon request. Please call
 1-877-680-5583 to request an itemization.

11-16-12 has been provided as the proposed closing date. If funds are
 received after 11-16-12 include an additional amount of \$ 63.68
 per Day.

If the current month's payment or payoff is not received within 15
 days of the due date of the next payment, a late charge in the amount
 of \$ 120.37, in addition to the amount shown above, must be remitted.

XP161-FG 048 AXG

OCT-16-2012 11:20

P.003

Richard A Glidden
Leticia Lucero
0029259710

LOAN PAYOFF INFORMATION

GENERAL INSTRUCTIONS AND CONDITIONS:

- * ALL PAYOFF FIGURES PROVIDED ARE SUBJECT TO CLERICAL ERROR CORRECTION AND FINAL AUDIT.
- * The borrower must pay all interest that accrues and/or fees that are assessed after the Effective Date.
- * In the event a payment reflected in this payoff statement is reversed due to a dishonored or returned check, there will be a charge not to exceed the amount permitted by law.
- * Please note that the required payoff amount may change if a payment is returned, or if late charges or escrow advances occur on or after the effective date of this statement.

Since amounts may change, we recommend that you contact our office to verify payoff figures prior to remitting funds.

IF THE LOAN IS DELINQUENT, IN FORECLOSURE OR BANKRUPTCY, this office must be contacted at least 48 hours prior to payoff in order to allow us sufficient time to verify the correct amount necessary to satisfy the loan.

REMITTANCE OF FUNDS:

- * Payoffs are not posted on weekends and holidays. Interest will be added to the account for those days.
- * Payoff funds in excess of \$5,000 must be in the form of a wire, certified funds, cashier's check, money order or an attorney's trust check.
- * Funds in the amount of \$5,000 or less may be paid by personal check.
- * Payoff remittances (wires or checks) received in our office after 2:00 p.m. ET will be processed the following business day.
- * Payoff remittances of less than the full payoff amount due will not be applied and interest will continue to accrue until the full amount is received. We will attempt to notify the sender of the amount of the shortage. If the shortage amount is not received within 48 hours of our initial receipt of the funds, the entire remittance may be returned.
- * If we must reverse the receipt and application of funds due to an error in the payoff request, a \$200.00 handling fee will be assessed.

PAYMENT BY WIRE:

- * Our preferred method of payoff remittance is by wire transfer.
- * Funds should be wired to GENLAR FS PRINCETN, TRENTON, NJ. ABA Nbr. 231271365/Payoff Bank Acct. Nbr. 3000001027.
- * The wire must include the borrower's name, loan number, and the notation ATTENTION: PAYOFF DEPARTMENT. A contact name and phone number of the originator of the wire should also be included.

OCT-16-2012 11:20

P.004

Richard A Glidden
Leticia Lucero
0029289720

PAYMENT BY CHECK:

- * Include the borrower's name and loan number on the check. Also, include a contact name and telephone number. All checks should be made payable to the name appearing on the first page of this statement and sent to the following address: Payoff Department, 425 Phillips Boulevard, Ewing, NJ 08610.

ESCROW ACCOUNTS:

- * If we escrow funds for payment of charges such as real estate taxes and hazard or flood insurance, we will continue to make required disbursements from the escrow account for escrowed items until our application of the payoff remittance to the borrower's account.
- * If an escrow disbursement creates a shortage in the escrow account and causes us to advance our funds, the amount of the advance will be added to the amount due and must be paid at time of payoff.
- * We will attempt to notify the sender of any payoff shortage created by escrow disbursements.
- * Once a loan is paid in full, no further disbursements will be made for escrowed items. Following payoff, we will conduct a final review of the escrow account. You will be notified if additional funds are due; otherwise any excess funds will be returned.

LATE CHARGES:

- * Until a loan is paid in full, late charges will continue to accrue as permitted by law for any monthly payment that is due but not received by the late charge assessment date.

ADDITIONAL PAYOFF STATEMENTS:

- * We will charge a fee, as permitted by law, for each additional payoff statement generated or for priority delivery of each statement. The amount of the fee varies by state and by loan type. Please contact us for the amount of the fee.

MAILING ADDRESS CHANGE: Please provide the mailing address to which original loan documents and any escrow refund should be returned.

DOCUMENT CANCELLATION:

- * Satisfaction documents will be sent directly to the recording office for cancellation or reconveyance.

XP162-FG 028 AXG

TOTAL P.004



NORTHWEST
Trustee Services Inc.

13555 SE 36th St., Suite 100, Bellevue, WA 98006

November 14, 2012

Richard A. Glidden
1003 159th Place Southeast
Bellevue, WA 98008

Re: Borrower: Glidden, Richard and Lucero, Letitia
Loan No.: 0029259710
Our File No.: 736721314

Dear Borrower(s):

This letter responds to your request for reinstatement figures good through November 15, 2012. The process of foreclosure requires the trustee to complete certain tasks according to a schedule set by state law. The trustee may be required to complete some of these tasks between the date of this letter and the date through which you have asked this quote be effective.

To insure that the figure that we provide will still be valid on the last date this quote is effective, we must include some fees and costs that we anticipate will be incurred shortly, but have not actually been incurred as of the date of this letter. Also, the trustee uses third party vendors to complete some of the required tasks. To the extent we have not yet received invoices from those vendors for services provided, some of the amounts described below could be estimates of the actual fees or costs incurred.

If you pay the amount listed below on or before the date provided, your account will be reconciled to insure that only the exact amounts due are collected. To the extent any amount made payable to the trustee exceeds the actual amount due to the trustee, a refund of that overage will follow. To the extent any refund due should be delivered to any address other than the property address, please be sure to include that information with your payment.

Instructions for reinstatement are as follows:

1. Funds must be received in our office no later than 12:00 noon on November 15, 2012.
2. Funds must be in the form of a cashier's check or money orders (certified funds only).
3. The check(s) MUST BE MADE PAYABLE to Centur FSB for \$47,979.82. Be sure to include borrowers name and loan number.
4. The check(s) MUST BE SENT to Northwest Trustee Services, Inc. 13555 SE 36th St., Suite 100, Bellevue, WA 98006.
5. No partial payments will be accepted.
6. Only cashier's checks or money orders will be accepted. No trust account, escrow and personal checks will be accepted.
7. To help facilitate a prompt refund, should one be due, please be sure to advise the trustee of any alternate address to which you would prefer monies be delivered.

The amount required to reinstate the above-referenced loan is as follows:

	Payments	\$49,301.69
	Late Charges	\$120.37
	Property Inspection	\$13.00
	Suspense	(\$3,047.74)
	Trustee Fees	\$612.50
08/27/2012	Notice of Default Posted	\$70.00
08/27/2012	Notice of Default Mailed - Required by Statute - 30 Day Notice	\$20.00
09/10/2012	Trustee Sale Guarantee Received	\$890.00
	Total amount required to reinstate as of November 15, 2012	\$47,979.82

For reinstatement tendered to the trustee, lenders typically require the trustee to remit all monies tendered, including the trustee's fees and costs, to the lender. Less typically, lenders allow the trustee to withhold its fees and costs and remit to the lender only the amounts due the lender. If the trustee is required to remit all monies to the lender, the trustee will reconcile the payment with the actual trustee fees and costs then due, inform the lender of any overpayment of fees or costs, and ask the lender to refund any amounts overpaid directly to the person submitting payment to reinstate the loan. If the trustee is allowed to withhold its fees and costs from remittances to the lender, the trustee will reconcile the payment with the actual trustee fees and costs then due, and promptly deliver a refund of any amounts received over and above that necessary to pay its fees and costs.

If you will be unable to submit funds on or before the above date and time, you must contact our office for updated figures.

By delivering this quote, the lender does not waive its right to enforce any and all remedies afforded by law or the loan documents including, without limitation, its right to enforce due on sale provisions. Absent the written agreement of the lender or trustee, the foreclosure will not be put on hold. Foreclosure activities will proceed until all defaults are cured.

Thank you and feel free to call the trustee with any remaining questions or concerns.

Very truly yours,
NORTHWEST TRUSTEE SERVICES, INC.
Heidemarie Danseglio
425-213-5539
Foreclosure Department

Pursuant to the Fair Debt Collection Practices Act (15 U.S.C. Section 1692), this is an attempt to collect a debt and any information obtained will be used for that purpose.

Central Loan Admin & Reporting
PO Box 211091
Casper, WY 82521



10/22/09

#DWNDXGT
#3000020260710104H

RICHARD A OLIVIERI
LETICIA LUCERO
1000 160TH PL SE
BELLEVUE WA 98008

11/11/2009

LOAN NO: 0029259710
www.loanadministration.com
TOLL FREE 1-877-880-5883

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment consists of:

Principal & Interest (P&I)	\$2,407.46
Escrow Deposit	\$208.09
Optional Insurance	30.00
Other	30.00
Less: Buydown/Assistance Payment	30.00
Total Loan Payment	\$2,713.54

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here:

Bills due in the upcoming year:	COUNTY TAX	\$2,563.68
	HAZARD INS	\$1,359.00
Total Anticipated Annual Disbursements		\$3,922.68
	One-Twelfth/Monthly Amount:	\$326.89

ACCOUNT HISTORY

The following statement of activity in your escrow account from 09/09 through 11/09 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Projected	Actual	Disbursements	Projected Escrow Account Balance	Actual Escrow Account Balance
			Beginning Balance	\$1.00	\$1,893.05
September	\$35.06 *			.00	2,228.11
October	\$36.00 *		1,330.77 * S.E. TAX	.00	1,203.43
November	\$36.00 *		1,359.00 * HAZARD INS	.00	350.62

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 12/09 through 11/10 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

*** CONTINUED ON REVERSE SIDE ***

SHORTAGE

Name: RICHARD A OLIVIERI
LETICIA LUCERO

Loan Number: 0029259710

Shortage Amount: \$603.23

If you choose to pay your escrow shortage of \$603.23 in full, your new loan payment amount will be \$2,734.34. Please include your loan number on your check and make it payable to Central Loan Admin & Reporting and send to:

Central Loan Admin & Reporting
P.O. Box 11733
Newark, NJ 07101-4733



30000212547100 00050323

** CONTINUATION **

Month	Anticipated Account Yo-Expense	Expense	Assessment	Projected Escrow Account Balance	Required Escrow Account Balance
			Beginning Balance	\$150.52	\$683.78
December	\$26.89			477.41	470.44
January	\$26.89			\$601.30	\$1,307.63
February	\$26.89			1,171.19	1,631.42
March	\$26.89			1,469.08	1,881.31
April	\$26.89	1,222.38	R.E. TAX	552.09	1,038.32
May	\$26.89			476.98	1,382.21
June	\$26.89			1,205.37	1,708.10
July	\$26.89			1,532.76	2,036.00
August	\$26.89			1,859.65	2,362.88
September	\$26.89			2,186.54	2,689.77
October	\$26.89	1,320.77	R.E. TAX	1,182.68	1,888.89
November	\$26.89	1,369.00	HAZARD INS	150.52	683.78
Your Projected Escrow Account Balance as of 11/30/09 is \$150.52. Your Required Beginning Escrow					
Balance according to this analysis should be \$683.78.					
This means you have a shortage of \$533.26. Per Federal law, the shortage may be collected from you over					
12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days.					
We will collect the shortage over 12 months.					
Once during this period, your Required Escrow Account Balance should be reduced to \$683.78, as					
shown in November. This amount represents the cushion anticipated by us as allowed by your loan					
contract, Federal and State law.					

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (PI)	\$2,407.46
	Escrow Deposit	\$226.89
	Deficiency/Shortage/Surplus	\$11.94
	Options/Insurance	\$0.00
	Other	\$0.00
Less: Buydown/Assistance Payment		\$0.00
New Loan Payment	Beginning	12/01/09
		\$2,770.28

Important note to our automatic Debit Customers: Any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department toll-free at 1-877-880-5582.

Central Loan Admin & Reporting
PO Box 111091
Newark, NJ 07101-1109



05/28/10

HBWNDXOT
#3000020269710054H

RICHARD A OLIVIERO
LETICIA LUCERO
1005 169TH PL SE
BELLEVUE WA 98008

IGNITION

LOAN NO: 0028269710
www.loanadministration.com
TOLL FREE 1-877-880-8583

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment consists of:	Principal & Interest (P&I)	\$1,407.45
	Escrow Deposit	\$268.83
	Optional Insurance	\$0.00
	Other	\$0.00
Less:	Buydown/Assistance Payment	\$0.00
Total Loan Payment		\$2,770.28

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or pay project the next amount due as defined by federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	COUNTY TAX	\$7,678.69	
	HAZARD INS	\$839.00	
Total Anticipated Annual Disbursements:		\$9,517.69	One-Twelfth/Monthly Amount: \$293.14

ACCOUNT HISTORY

The following statement of activity in your escrow account from 12/09 through 11/10 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Annual Balance	Actual Escrow Annual Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	1052.75	1207.41
December	326.89	326.89				920.61	524.50
January	326.89	326.89				1,407.50	881.19
February	326.89	326.89				1,034.12	1,230.02
March	326.89	326.89				1,481.01	250.92
April	326.89	326.89	1,232.88		1,047.92 R.E. TAX	1,056.32	619.78
May	326.89	326.89			R.E. TAX	1,042.31	288.58
June	326.89	326.89				1,709.10	988.59
July	326.89	326.89				2,036.99	.00
August	326.89	326.89				2,362.88	.00
September	326.89	326.89				2,689.77	.00
October	326.89	326.89	1,230.77		R.E. TAX	1,885.89	.00
November	326.89	326.89	1,059.00		HAZARD INS	822.78	.00

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Last year we anticipated that disbursements would be made from your Escrow Account during the period ending 12/31/09. Under federal law, your lowest monthly balance should not have exceeded \$953.78, or 1/8th of total anticipated payments from the account, unless your loan contract or state law

*** CONTINUED ON REVERSE SIDE ***

SHORTAGE

Name: RICHARD A OLIVIERO
LETICIA LUCERO

Loan Number: 0028269710

Shortage Amount: \$301.76

If you choose to pay your escrow shortage of \$301.76 in full, your new loan payment amount will be \$2,700.59. Please include your loan number on your check and make it payable to Central Loan Admin & Reporting and send to:

Central Loan Admin & Reporting
P.O. Box 111091
Newark NJ 07101-1109

|||||

30000242597100 00030176

** CONTINUATION **

specifies a lower amount.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 07/10 through 06/11 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount To Escrow	From Escrow Disbursement	Projected Escrow Account Balance	Required Escrow Account Balance
		Beginning Balance	\$388.59	\$1,200.08
July	293.14		1,281.73	1,603.49
August	293.14		1,874.87	1,876.82
September	293.14		1,808.01	2,169.77
October	293.14	1,300.72 R.E. TAX	130.38	1,322.14
November	293.14	899.00 HAZARD INS	234.62	586.28
December	293.14		577.66	879.42
January	293.14		870.80	1,172.56
February	293.14		1,163.94	1,465.70
March	293.14		1,457.08	1,758.84
April	293.14	1,047.02 R.E. TAX	409.30	704.06
May	293.14		695.44	997.20
June	293.14		988.68	1,290.34
Your Projected Escrow Account Balance as of 06/30/10 is \$988.59. Your Required Beginning Escrow				
Balance according to this analysis should be \$1,200.08.				
This means you have a shortage of \$301.76. Per Federal law, the shortage may be collected from you over				
12 months or more unless it is less than 1 month's deposits. If so, we may require payment within 30 days.				
We will collect the shortage over 12 months.				

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P&I)	\$2,407.48
	Escrow Deposit	1293.14
	Deficiency/Shortage/Surplus	125.16
	Optional Insurance	10.00
	Other	10.00
Less: Buydown/Assistance Payment		10.00
New Loan Payment	Beginning 07/01/10	\$2,725.74

Important note to our Automatic Draft Customers: Any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department toll-free at 1-877-680-5682.

Central Loan Administration & Reporting
PO Box 311091
Eagan, MN 55121



05/29/11

BNVNDXCT
#30000292597100540

RICHARD A OLIOEN
LEICIA LUCERO
1003 159TH PL SE
BELLEVUE WA 98005

LOAN NO: 0029259710
www.loanadministration.com
TOLL FREE 1-877-890-5583

This document contains information regarding your escrow account. The escrow account is used to collect funds for taxes and insurance premiums. This document is intended to provide you with information regarding your escrow account. It is not intended to provide you with legal advice. Please consult your attorney for more information.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment consists of:

Principal & Interest (P&I)	\$2,407.46
Escrow Deposit	\$318.29
Optional Insurance	10.00
Other	10.00
Least Buydown/Assistance Payment	10.00

Total Loan Payment \$2,728.74

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the least amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here:

Bills due in the upcoming year:

COUNTY TAX	\$2,802.19
HAZARD INS	\$927.00

Total Anticipated Annual Disbursements: \$3,729.19 One-Twelfth/Monthly Amount: \$314.10

ACCOUNT HISTORY

The following statement of activity in your escrow account from 07/10 through 06/11 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual		
					Beginning Balance	\$1,290.39
July	292.14	318.29				\$1,308.14
August	292.14	317.85				1,580.49
September	292.14	317.85				1,876.63
October	292.14	317.85	1,330.77	1,043.91	R.E. TAX	2,189.77
November	292.14	317.85	829.00		R.E. TAX	1,132.14
December	292.14	317.85		937.00	HAZARD INS	886.28
January	292.14	317.85				879.42
February	292.14	317.85				1,172.56
March	292.14	317.85				1,465.70
April	292.14	317.85	1,347.92	1,434.28	R.E. TAX	1,758.84
May	292.14	318.29			R.E. TAX	704.08
June	292.14	318.29				897.20
						1,290.34

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.
Last year we anticipated that Disbursements would be made from your escrow account during the period equaling \$3,817.62. Under Federal law, your lowest monthly balance should not have exceeded \$506.29.

CONTINUED ON REVERSE SIDE

SHORTAGE

Name: RICHARD A OLIOEN
LEICIA LUCERO

Loan Number: 0029259710

Shortage Amount: \$309.66

If you choose to pay your escrow shortage of \$309.66 in full, your new loan payment amount will be \$2,721.55. Please include your loan number on your check and make it payable to Central Loan Administration & Reporting and send to:

Central Loan Administration & Reporting
P.O. Box 11733
Minneapolis MN 55411-4733

30000292597100 00030465

" CONTINUATION "

on 1/8th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 07/11 through 06/12 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/8th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount To Escrow	From Escrow Description	Projected Escrow Balance	Required Escrow Balance
		Beginning Balance	\$1,032.00	\$1,042.01
July	214.10		1,247.06	1,058.71
August	214.10		1,661.14	1,070.81
September	214.10		1,075.29	1,084.91
October	214.10	1,247.06 R.E. TAX	941.46	1,261.10
November	214.10	837.00 HAZARD INS	318.05	628.20
December	214.10		632.06	942.30
January	214.10		946.76	1,266.40
February	214.10		1,200.86	1,570.50
March	214.10		1,574.96	1,884.60
April	214.10	1,494.28 R.E. TAX	404.77	714.42
May	214.10		718.87	1,028.02
June	214.10		1,032.97	1,342.32

Your Projected Escrow Account Balance as of 06/30/11 is \$1,032.00. Your Required Beginning Escrow Balance according to this analysis should be \$1,342.01. This means you have a Shortage of \$309.88. For Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, you may require payment within 30 days. We will collect the shortage over 12 months.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P&I)	\$2,407.45
	Escrow Deposit	\$214.10
	Delinquency/Shortage/Surplus	\$28.40
	Optional Insurance	\$0.00
	Other	\$0.00
Less:	Buydown/Assistance Payment	\$0.00

New Loan Payment Beginning 07/01/11 \$2,747.38

Important note to our Adjustable Rate Customers: Any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department toll-free at 1-877-680-6683.

0029259710 FO



RICHARD A GLIDDEN
 LETICIA LUCERO
 1003 159TH PL SE
 BELLEVUE, WA 980080000

October 12, 2012

Dear Customer,

As requested, enclosed is a copy of your loan history. Listed below are definitions for the column headings you may wish to review.

1. DUE DATE.....MONTH-YEAR OF PAYMENT DUE.
2. PROC DATE.....MONTH-DAY THE TRANSACTION/PAYMENT WAS RECEIVED.
3. TP/TR.....TYPE OF TRANSACTION CODE. FOR THE PURPOSE OF THIS AUDIT YOU NEED TO KNOW THAT A "152" IN THIS COLUMN MEANS THAT A LATE CHARGE WAS ASSESSED; "132" IN THIS COLUMN MEANS THAT A LATE CHARGE WAS WAIVED "171-174" DESIGNATES A PAYMENT BEING MADE.
4. AMOUNT RECEIVED.....DOLLAR AMOUNT OF THE FUNDS RECEIVED.
5. OTHER ITEMS.....THE AMOUNT OF THE LATE CHARGE BEING ASSESSED (IN CONJUNCTION WITH A TRANSACTION CODE "152"). THE ASSESSED AMOUNT WILL HAVE A MINUS (-) SIGN AFTER IT. A PAYMENT OF LATE CHARGES WILL APPEAR ALSO IN THIS COLUMN, WITHOUT A MINUS (-) SIGN.

If you have any questions, please feel free to contact us.

Sincerely,

Customer Service Department

REQ BY G2D CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 10/12/12
PAGE 1

RICHARD A GLIDDEN LISTED BELOW IS THE ACCOUNT ACTIVITY
LETICIA LUCERO FOR YOUR LOAN. IF YOU HAVE ANY QUESTIONS
1003 159TH PL SE ABOUT THIS INFORMATION PLEASE CONTACT:
BELLEVUE WA 98000 CENTRAL LOAN ADMINISTRATION & REPORTING
P.O. BOX 77404, BIRMINGHAM, AL 35268
CUSTOMER ACTIVITY STATEMENT

LOAN NUMBER: 0029259710

DATE	TOTAL	PRINCIPAL	LOAN	CURRENT	ESCROW
PAYMENT	PAYMENT	& INTEREST	INTEREST	PRINCIPAL	BALANCE
DUE	AMOUNT	PAYMENT	RATE	BALANCE	
06-01-11	2,725.74	2,407.45	6.25000	366,002.76	2,620.14

ACTIVITY FOR PERIOD 01/01/10 - 10/11/12

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION
10-02-12	06-11	161	ESCROW ADVANCE	
1,495.79	0.00	0.00	1495.79	
10-02-12	10-12	312	COUNTY TAX	
1,495.79	0.00	0.00	1495.79	
			2620.14	NEW PRINCIPAL/ESCROW BALANCES
09-28-12	06-11	173	PAYMENT	
1,523.87	0.00	0.00	0.00	1,523.87
09-28-12	00-00	601	MISC. CORPORATE DISBURSEMENT	
9.90	0.00	0.00	0.00	
09-10-12	00-00	601	MISC. CORPORATE DISBURSEMENT	
25.00	0.00	0.00	0.00	
08-16-12	06-11	182	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	120.37-1 LATE CHARGE
07-18-12	06-11	169	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	1591.06	1,591.06
07-18-12	06-11	173	PAYMENT	
0.00	0.00	0.00	1591.06	1,591.06
			1124.35	NEW PRINCIPAL/ESCROW BALANCES
05-00-12	00-00	601	MISC. CORPORATE DISBURSEMENT	
0.83	0.00	0.00	0.00	
04-04-12	06-11	161	ESCROW ADVANCE	
1,495.80	0.00	0.00	1495.80	

REQ BY GZB

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/12/12
PAGE 2RICHARD A GLIDDEN
LOAN NUMBER: 0029259710

PROCESS DATE		DUE DATE		ACTIVITY FOR PERIOD 01/01/10 - 10/11/12		TRANSACTION DESCRIPTION		EFFECTIVE DATE OF TRANSACTION	
TRANSACTION DATE	TRANSACTION AMOUNT	PRIN. PAID/BALANCE	PAID/INTEREST	TRANSACTION CODE	DESCRIPTION	ESCROW PAID/BALANCE	AMOUNT	OTHER CODE/DESCRIPTION	EFFECTIVE DATE
04-04-12	04-12	312	COUNTY TAX	1495.80-	0.00	0.00	1495.80-		
03-27-12	06-11	173	PAYMENT	0.00	0.00	0.00	17.66 *		
03-27-12	00-00	745	CORP. ADVANCE ADJUSTMENT	17.66-	0.00	0.00	0.00		
03-27-12	06-11	173	PAYMENT	0.00	0.00	0.00	26.00	6 PROPERTY INSPECTION	
03-27-12	06-11	168	REPAY OF ESCROW ADVANCE	0.00	0.00	507.47-	507.47		
03-27-12	06-11	173	PAYMENT	0.00	0.00	507.47	120.37	1 LATE CHARGE	
03-06-12	06-11	173	PAYMENT	310.29	0.00	0.00	310.29		03-08-12
01-31-12	06-11	173	PAYMENT	310.29	0.00	0.00	310.29		01-30-12
12-30-11	06-11	173	PAYMENT	310.29	0.00	0.00	310.29		12-29-11
11-20-11	06-11	173	PAYMENT	310.29	0.00	0.00	310.29		
11-16-11	06-11	152	LATE CHARGE ASSESSMENT	0.00	0.00	0.00	120.37	1 LATE CHARGE	
11-03-11	06-11	161	ESCROW ADVANCE	950.00	0.00	0.00	950.00		
11-03-11	11-11	351	HAZARD INS (PRIMARY POLICY)	950.00-	0.00	0.00	950.00-		
10-27-11	06-11	173	PAYMENT	329.80	0.00	0.00	329.80		10-26-11

REQ BY G2B

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/12/12
PAGE 3RICHARD A GLIDDEN
LOAN NUMBER: 0029259710

PROCESS DATE		DUE DATE		ACTIVITY FOR PERIOD 01/01/10 - 10/11/12		TRANSACTION TRANSACTION DESCRIPTION		EFFECTIVE DATE OF TRANSACTION	
TRANSACTION AMOUNT		PRIN. PAID/ BALANCE		INTEREST		ESCROW PAID/ BALANCE		OTHER- AMOUNT CODE/DESCRIPTION	
10-05-11	00-00	601	MISC. CORPORATE DISBURSEMENT						
	17.66		0.00	0.00	0.00				
09-29-11	06-11	173	PAYMENT						09-28-11
	329.80		0.00	0.00	0.00		329.80		
09-26-11	06-11	161	ESCROW ADVANCE						
	769.08		0.00	0.00	769.08				
09-26-11	10-11	312	COUNTY TAX						
	1,484.27		0.00	0.00	1,484.27				
					769.08				
00-31-11	06-11	173	PAYMENT						
	329.80		0.00	0.00	0.00		329.80		
06-21-11	05-11	173	PAYMENT						06-20-11
	0.00		494.44	1,913.01	318.01		2,726.26		
		366,002.76			715.19				
06-20-11	08-11	172	PAYMENT						
	1,002.00		0.00	0.00	0.00		1,002.00		
05-28-11	05-11	172	PAYMENT						
	1,200.00		0.00	0.00	0.00		1,200.00		
05-05-11	04-11	173	PAYMENT						05-04-11
	0.00		491.80	1,915.57	318.29		2,725.74		
		367,297.20			396.30				
05-05-11	04-11	147							
	0.00		0.00	0.00	0.00		1,500.00		
05-05-11	04-11	147							
	0.00		1,500.00	0.00	0.00				
		367,789.08							
05-05-11	04-11	147							
	0.00		0.00	0.00	0.00				
05-04-11	04-11	172	PAYMENT						
	1,750.00		0.00	0.00	0.00		1,750.00		
03-29-11	04-11	312	COUNTY TAX						
	1,484.20		0.00	0.00	1,484.28				
					78.09				
03-29-11	04-11	175	PRINCIPAL PAYMENT						
	0.00		1,500.00	0.00	0.00		1,500.00		
		366,289.08							

NEW PRINCIPAL/ESCROW BALANCES

09-28-11

06-20-11

NEW PRINCIPAL/ESCROW BALANCES

05-04-11

NEW PRINCIPAL/ESCROW BALANCES

NEW PRINCIPAL/ESCROW BALANCES

NEW PRINCIPAL/ESCROW BALANCES

NEW PRINCIPAL/ESCROW BALANCES

REQ BY GZB

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/12/12
PAGE 4RICHARD A GLIDDEN
LOAN NUMBER: 0029259710

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD 01/01/10 - 10/11/12	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION	
03-20-11	04-11	172	PAYMENT		
1,500.00	0.00	0.00	0.00	1,500.00	
02-16-11	03-11	172	PAYMENT		
2,725.00	489.33	1,918.12	317.55		
	367,709.00		1562.37	NEW PRINCIPAL/ESCROW BALANCES	
01-18-11	02-11	172	PAYMENT		
2,725.00	406.00	1,920.65	317.55		
	360,270.41		1244.83	NEW PRINCIPAL/ESCROW BALANCES	
12-16-10	01-11	172	PAYMENT		
2,725.00	484.28	1,923.17	317.55		
	358,765.21		927.27	NEW PRINCIPAL/ESCROW BALANCES	
11-08-10	12-10	172	PAYMENT		
2,725.00	481.77	1,925.68	317.55		
	369,249.49		609.72	NEW PRINCIPAL/ESCROW BALANCES	
11-03-10	11-10	351	HAZARD INS (PRIMARY POLICY)		
937.00	0.00	0.00	937.00		
			292.17	NEW PRINCIPAL/ESCROW BALANCES	
10-04-10	11-10	172	PAYMENT		
2,725.00	479.27	1,920.10	317.55		
	369,731.26		1229.17	NEW PRINCIPAL/ESCROW BALANCES	
09-27-10	10-10	312	COUNTY TAX		
1,347.91	0.00	0.00	1347.91		
			911.62	NEW PRINCIPAL/ESCROW BALANCES	
09-08-10	10-10	172	PAYMENT		
2,725.00	476.79	1,930.66	317.55		
	370,210.53		2259.63	NEW PRINCIPAL/ESCROW BALANCES	
08-09-10	09-10	172	PAYMENT		
2,725.00	474.32	1,933.13	317.55		
	370,687.32		1941.98	NEW PRINCIPAL/ESCROW BALANCES	
07-19-10	09-10	175	PRINCIPAL PAYMENT		
0.26	0.26	0.00	0.00		
	371,161.64			NEW PRINCIPAL/ESCROW BALANCES	
07-19-10	08-10	172	PAYMENT		
2,725.74	471.86	1,935.59	318.29		
	371,161.90		1624.43	NEW PRINCIPAL/ESCROW BALANCES	

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/12/12
PAGE 5

REQ BY GZB

RICHARD A GLIDDEN
LOAN NUMBER: 0029259710

PROCESS DATE		DUE DATE		ACTIVITY FOR PERIOD 01/01/10 - 10/11/12		TRANSACTION DESCRIPTION		EFFECTIVE DATE OF TRANSACTION	
TRANSACTION DATE	AMOUNT	PRIN. PAID/BALANCE	INTEREST	ESCROW PAID/BALANCE	OTHER CODE/DESCRIPTION				
06-10-10	07-10	172	PAYMENT						
	2,725.00	469.41	1,938.04	317.55					
		373,633.76		1306.14					NEW PRINCIPAL/ESCROW BALANCES
06-08-10	06-10	172	PAYMENT						
	2,776.28	466.98	1,940.47	360.03					
		372,103.17		988.69					NEW PRINCIPAL/ESCROW BALANCES
04-08-10	06-10	172	PAYMENT						
	2,776.28	464.56	1,942.89	360.03					
		372,570.15		619.76					NEW PRINCIPAL/ESCROW BALANCES
03-31-10	04-10	312	COUNTY TAX						
	1,347.92	0.00	0.00	1347.92					
				250.93					NEW PRINCIPAL/ESCROW BALANCES
03-10-10	04-10	172	PAYMENT						
	2,776.28	462.15	1,945.30	360.03					
		373,034.71		1598.06					NEW PRINCIPAL/ESCROW BALANCES
02-10-10	03-10	172	PAYMENT						
	2,776.28	459.76	1,947.69	360.03					
		373,496.06		1230.02					NEW PRINCIPAL/ESCROW BALANCES
01-06-10	02-10	172	PAYMENT						
	2,734.34	457.38	1,950.07	326.89					
		373,956.62		861.19					NEW PRINCIPAL/ESCROW BALANCES

73001-721
 LOAN-NO (CONT'D)

CENLX, FEE

LOAN HISTORY

12/12/09
 PAGE 2287

LN# 0029259710 NICHOLE A CLADDEN JUSTICE LUCERO

DATE PROC TR NO AMOUNT PRINCIPAL INTEREST ESCROW
 12-05 10-30 1 61 2 119.46 375321.66 .00 119.46
 12-05 11-06 1 72 1 2724.34 452.65 375321.66 119.46 326.89

ADVANCE STATUS STATUS PAID BALANCE INT-BAL. OTHER CPO
 115.46 .00 .00 .00
 119.46 .00 .00 .00

12-06-02 1 78.19 PA 11-06-02 1 78.19 PA

12-05 11-06 1 68 2 .00 375321.66 .00 119.46 326.89

02-10 12-02 1 72 1 2724.34 452.65 375321.66 119.46 326.89

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

12-03-09 1 78.16 PA 12-03-09 1 78.16 PA

0029259710 FO



RICHARD A. GLIDDEN
LETICIA LUCERO
1003 159TH PL SE
BELLEVUE, WA 980080000

October 12, 2012

56100 5500 5400 5300 5200 5100 5000 4900 4800 4700 4600 4500 4400 4300 4200 4100 4000 3900 3800 3700 3600 3500 3400 3300 3200 3100 3000 2900 2800 2700 2600 2500 2400 2300 2200 2100 2000 1900 1800 1700 1600 1500 1400 1300 1200 1100 1000 900 800 700 600 500 400 300 200 100 0

[illegible]

[illegible]

[illegible]

9 7054

[illegible]

Pg 1 of 2



P.O. Box 211091
Englewood, MN 55121



1 0253055 000037873 01CTC1 0754210

Richard A Gildner

Letitia Lucero

1003 159th PI SE

Bellevue WA 98008-3028

|||||

August 18, 2009

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING

RE: Taylor, Bean & Whitaker Mortgage Corp. Loan Number: 0001327541
Central Loan Administration & Reporting Loan Number: 0029259710

Dear Mortgagor(s):

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold, or transferred from Taylor, Bean & Whitaker Mortgage Corp. to Central Loan Administration & Reporting effective August 12, 2009. The transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Your present servicer is Taylor, Bean & Whitaker Mortgage Corp. If you have any questions regarding the transfer of servicing from your present servicer, call Taylor, Bean & Whitaker Mortgage Corp.'s Customer Service Department at (888) 225-2164, between 9:00 A.M. and 6:00 P.M. (ET), Monday through Friday.

Central Loan Administration & Reporting will be your new servicer. The business addresses for your new servicer are as follows:

New Servicer - Central Loan Administration & Reporting		
Correspondence Address:	Payment Address:	Qualified Written Request:
P.O. Box 211091	P.O. Box 11733	P.O. Box 77423
Englewood, MN 55121	Newark, NJ 07101-4733	Ewing, NJ 08628

The toll free number for your new servicer is (877) 680-5583. If you have any questions related to the transfer of servicing to Central Loan Administration & Reporting, call our Customer Service Department at (877) 680-5583 between 9:00 A.M. and 6:00 P.M., (ET) Monday through Friday. Please have your loan number available when calling. You can also access your loan information or make a payment 24 hours a day, 7 days a week by logging onto www.loanadministration.com.

The date that Taylor, Bean & Whitaker Mortgage Corp. stopped accepting payments from you was August 11, 2009. The date that Central Loan Administration & Reporting started accepting payments from you was August 12, 2009. Send all payments due on or after that date to Central Loan Administration & Reporting. Attached is a temporary coupon to be used until you receive your new coupon book.

If your mortgage payment is currently being drafted by Taylor, Bean & Whitaker Mortgage Corp., this service will be continued with Central Loan Administration & Reporting. If your payment did not draft in the month of August it will be drafted by Central Loan Administration & Reporting by the end of the month. If you would like to stop your automatic draft, please contact Central Loan Administration & Reporting at least 3 Business Days prior to your next scheduled draft. Please be assured that there will be no adverse reporting or action taken as a result of any delays.

If you would like to begin using our automatic drafting service, please complete the enclosed authorization form and return it with a voided check or encoded deposit slip to the address indicated on the form. When you select this option you have the added convenience of plowing your payment data (any day between the 1st and the 15th of each month). Because of the required lead time to set up automatic deduction, it will be necessary for you to continue mailing your payments until you are notified when your drafting will begin.

If you are currently making your mortgage payment through a third-party entity (e.g., government allotment, biweekly, or bill-pay service) please take the necessary steps to advise them of your new loan number and change the payee to Central Loan Administration & Reporting, P.O. Box 11733, Newark, NJ 07101-1733. In the event of a payment change, it is your responsibility to notify the third party of the new payment amount.

Central Loan Administration & Reporting also offers an alternative way to make your monthly payment called Mortgage Pay by phone. Please contact our Customer Service Department for more details.

Please contact your homeowners' insurance company and ask that your 'mortgagee' clause be updated to read: Central Loan Administration & Reporting, ISAQA, ATTNA, P.O. Box 202028, Florence, SC 29502-2028 and have them reference the new loan number.

Future real estate tax bills should be mailed to: Central Loan Administration & Reporting, 6053 S. Fashion Square Drive, Suite 200, Murray, UT 84107. Property insurance bills should be mailed to: Central Loan Administration & Reporting, P.O. Box 202028, Florence SC 29502-2028. Please remember to include your new mortgage loan account number on all correspondence.

You will receive one (1) Year-End Statement from Central Loan Administration & Reporting that will reflect activity for the entire year of 2009.

If you currently have optional insurance, (accident and health, disability, mortgage, or life) this insurance will be continued with Central Loan Administration & Reporting.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is written correspondence other than notice on a coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request.

Not later than 60 Business Days after receiving your request, your loan servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During the 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is any day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions. Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Central Loan Administration & Reporting looks forward to servicing your loan.

Sincerely,

Central Loan Administration & Reporting

Sincerely,

Taylor, Ryan & Whitaker Mortgage Corp.

EXHIBIT 15

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

Deed of Trust and Note

20060818001673.001

When Recorded Return To:

Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave.
Ocala, FL 34476



20060818001673

OLD REPUBLIC TITLE LTD. 49.00
PAGE 001 OF 017
08/18/2008 14:04
KING COUNTY, WA

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN: 100029500013275411

Grantor(s):

- (1) Richard A Oldden
- (2) Letticia Lucero
- (3)
- (4)
- (5)
- (6)

OLD REPUBLIC TITLE LTD. 30-1598-1

Grantee(s):

- (1) Taylor, Bean & Whitaker Mortgage Corp.
- (2) OLD REPUBLIC TITLE, LTD

Legal Description (abbreviated): See Attached Exhibit A.

Lot 1, Blk 4, Lake Hills No. 1.
Assessor's Tax Parcel ID #: 403680-0290-02

additional legal(s) on page

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated August 18, 2008 together with all Riders to this document.

(B) "Borrower" is Richard A Oldden and Letticia Lucero, husband and wife.

Borrower is the trustor under this Security Instrument.

WASHINGTON—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
FORM 1204 (0111)—REV 05 (Page 1 of 16 pages)

Form 3048 1/01
GREATLAND WA
To Order Call 1-800-599-9733 DFC 616-131-1101



0241071327541

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.002

(C) "Lender" is Taylor, Bean & Whitaker Mortgage Corp.
Lender is a Florida Corporation
and existing under the laws of FL
1417 North Magnolia Ave, Ocala, FL 34478

organized
Lender's address is

(D) "Trustee" is OLD REPUBLIC TITLE, LTD

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated August 16, 2008
The Note states that Borrower owes Lender Three Hundred Ninety One Thousand and no/100
Dollars (U.S. \$391,000.00) plus interest.
Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than
September 01, 2038

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

WASHINGTON—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
FORM 1004 (12-2011)—MERS

(Page 2 of 16 pages)

Form 3043 L/01
CREATING A
TO GET A (1-800-333-9377) OR 619-711-1111

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.004

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payment is insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

WASHINGTON—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM Y270514 (01/11)—MERS

(Page 4 of 16 pages)

Form 3043 1/01
CREATING
To Order Call 1-800-553-9333 or Fax 612-761-1111

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.006

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentally, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as

WASHINGTON—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM T210113 (0911)—MERS

(Page 5 of 16 pages)

Form 3048 1/01
GREATLAND
To (14) Call 1-800-533-9333 Fax: 812-781-1131

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.006

defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as

WASHINGTON--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 7210216 (0011)--VERS (Page 6 of 16 pages)

Form 3049 (01)
6/2011/10/11
To Order Call 1-800-551-9131 or 1-800-551-1131

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.007

mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

WASHINGTON—Single Family—Pauline Mae/Fredddie Mac UNIFORM INSTRUMENT

Form 3048 1/01

ITEM 1270947 (0011)—MERS

(Page 7 of 16 pages)

TS 054648:1-000 510 6323 C/FX 616726-1131
GREATLAND

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.008

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect,

WASHINGTON—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 212/214/215—SFRS

(Page 8 of 16 pages)

Form 3048 1/01

GREATLAND

To Order: 1-KC-510-0110-01-01-1131

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.010

destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entitles or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. **Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"); (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

WASHINGTON—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3048 1A/1

NEW 7/20/10 (011)—VERS

(Page 10 of 16 pages)

© 2010 Fannie Mae/Freddie Mac

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SUBETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.011

14. **Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. **Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. **Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. **Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

18. **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior

WASHINGTON—Single Family—Female Mac/Fredde Mac UNIFORM INSTRUMENT

Form 3048 1/01

HEW T276411 (0911)—PERS

(Page 11 of 16 pages)

To Order Call 1-800-555-5555 or 800-555-5555

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.012

written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. **Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. **Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

WASHINGTON—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 12(C)(12) (0011)—MERS

(Page 12 of 16 pages)

Form 3043 1A/1

CREATING M

To 00:11:07; 1-00:50:0000 01-01-11

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.013

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to reinstate after acceleration, the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale, and any other matters required to be included in the notice by Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and/or any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as Applicable Law may require. After the time required by Applicable Law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice.

WASHINGTON—Single Family—Dante Mac/Fredde Mac UNIFORM INSTRUMENT

NEH1229013 (011)—WERS

(Page 13 of 16 pages)

Form 3045 1/01

CREATLAW

TO ORDER: 1-800-555-5555 OR 616-791-1111

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.014

of sale in one or more parcels and in any order Trustee determines, Trustee may postpone sale of the Property for a period or periods permitted by Applicable Law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the clerk of the superior court of the county in which the sale took place.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs and the Trustee's fee for preparing the reconveyance.

24. Substitute Trustee. In accordance with Applicable Law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Use of Property. The property is not used principally for agricultural purposes.

26. Attorneys' Fees. Lender shall be entitled to recover its reasonable attorneys' fees and costs in any action or proceeding to construe or enforce any term of this Security Instrument. The term "attorneys' fees," whenever used in this Security Instrument, shall include without limitation attorneys' fees incurred by Lender in any bankruptcy proceeding or on appeal.

WASHINGTON—Single Family—Farwell Mac/Fredde Mac UNIFORM INSTRUMENT
REV 12/26/14 (2011)—MERS

(Page 14 of 16 pages)


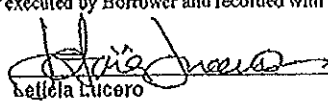
Form 3048 1/01
CREATING M
To order call 1-800-553-7720 or fax 562-351-9131

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.016

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 16 of this Security Instrument and in any Rider executed by Borrower and recorded with it.

 (Seal)  (Seal)
Richard A Gildden -Borrower Patricia Lucero -Borrower

____ (Seal) ____ (Seal)
____ -Borrower ____ -Borrower

____ (Seal) ____ (Seal)
____ -Borrower ____ -Borrower

Witness:

Witness:

WASHINGTON--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM Y2739L15 (0111)-MERS (Page 15 of 16 pages)

Form 3048 1/01
GREATLAND M
To Order Call 1-800-833-9177 or 727-544-7311

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.016

State of Washington)
 County of King) SS.

On this day personally appeared before me

Richard A. Giddin and Leticia Ceceo

, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this

15th day of August, 2006

Richard A. Giddin

Notary Public in and for the State of Washington residing at

North Bend

My commission expires: 6/30/09

WASHINGTON—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
 ITEM 12/01/16 (0911)—MENS (Page 16 of 16 pages)

Form 3048 1/01
 CREATING M
 15 02/11/01:1403-533-0233 01/16 612/11-1131

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

20060818001673.017

ORDER NO. : 5230001598

EXHIBIT A

The land referred to is situated in the County of King, City of Bellevue, State of Washington, and is described as follows:

Lot(s) 1, Block 4, LAKE HILLS NO. 1, according to the plat thereof recorded in Volume 56 of Plats, page(s) 86-88, records of King County, Washington.

SITUATE in the County of King, State of Washington

ABBREVIATED LEGAL

Lot(s) 1, Block 4, LAKE HILLS NO. 1

Tax Account No. 403680-0290-02

Page 1 of 1

"THIS PLAT IS FOR YOUR AID IN LOCATING YOUR LAND WITH REFERENCE TO SHEETS AND OTHER PARCELS. WHILE THIS PLAT IS BELIEVED TO BE CORRECT, THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON."

EXHIBIT 1

Lucero v. Cenlar FSB, et al.

2:13-cv-00602-RSL

NOTE

August 16, 2006
[Date]

Bellevue
[City]

Washington
[State]

1003 159th Place SE
Bellevue, WA 98008
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$391,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Taylor, Bean & Whitaker Mortgage Corp.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.2500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on October 01, 2006.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on September 01, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Taylor, Bean & Whitaker Mortgage Corp., 1417 North Magnolia Ave, Ocala, FL 34476

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,407.45

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM T (4-01) (2011)

(Page 1 of 3 pages)

Form 3200 1/01

OREATLAND M

To Order Call 1-800-520-9233 or 616-731-1131



230301327541

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

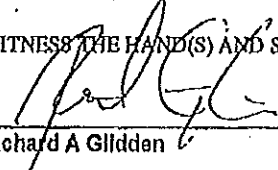
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

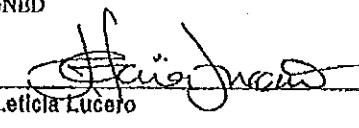
If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

 (Seal)
Richard A. Glidden -Borrower

 (Seal)
Leticia Lucero -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

Without recourse, pay to the order of

[Sign Original Only]

By: Taylor, Bean & Whitaker
Mortgage Corp.


Eric Carter-Shaw, E.V.P.